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ABSTRACTS OF REPORTS
OF THE COMMISSION OF
MONTANA

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1951



MONTANA STATE LIBRARY
930 East Lyndale Avenue
Helena, Montana 59601

W. A. BROWN.....Supt. of Banks
E. R. KAHLA.....Chief Examiner
E. H. E. HELGESON.....Examiner
J. W. STERLING.....Examiner
ALICE SEARLE.....Secretary

(1) **Members Federal Reserve Bank**

THURBER'S  HELENA

Bank	Big Timber	Big Timber Building and Loan Association	Baker
Anaconda	Daily Bank & Trust Co. (1)		Billings
Baker	The Bank of Baker		Bozeman
Belgrade	Belgrade Bank		Bozeman
Bellevue	Bellevue Bank		Butte
Big Sandy	Big Sandy Bank		Butte
Big Timber	Citizens Bank & Trust Co. (1)		Butte
Billings	Billings State Bank		Chenook
	Security Trust & Savings Bank (1)		Circle
Bozeman	Gallatin Trust & Savings Bank (1)		Dillon
Bridge	Bank of Bridge		Elkalaka
Brundage	Powder River County Bank (1)		Fairfield
Butte	Metal Bank & Trust Co. (1)		Geraldine
	Stockmen's Bank (1)		Glendive
Cascade	Liberty County Bank (1)		Great Falls
Chester	Bank of Chester		Harlowton
Choteau	Citizens State Bank (1)		Hayden
Columbia Falls	Bank of Columbia Falls		Hinsdale
Columbus	The Yellowstone Bank (1)		Hyndale
Culbertson	Culbertson State Bank (1)		Judith Gap
Cut Bank	Bank of Glacier County		Kalspell
Deer Lodge	Deer Lodge Bank & Trust Co. (1)		Lewistown
Dillon	First State Bank (1)		Livingston
	First State Bank & Trust Co.		Miles City
Fairview	Fairview Bank		Missoula
Fort Benton	Fort Benton Bank		Plains
Froid	First State Bank (1)		Red Lodge
Fromberg	Clark's Fork Valley Bank (1)		Reserve
Glasgow	Farmers' Stockgrowers' Bank (1)		Sidney
Glendive	Exchange State Bank (1)		Twin Bridges
Great Falls	Montana Bank & Trust Co. (1)		White Sul. Spgs.
Hamilton	Citizens' State Bank		Wibaux
	Ravalli County Bank (1)		
Hardin	Big Horn County State Bank		
Hart	Security State Bank (1)		
Helena	Citizens' Bank of Montana (1)		
	Union Bank & Trust Co. (1)		
Laurel	The Yellowstone Bank (1)		
Libby	First State Bank (1)		
Livingston	Livingston State Bank (1)		
Malta	First State Bank (1)		
Manhattan	Manhattan State Bank		
Miles City	Miles City Bank (1)		
Phillipsburg	Flint Creek Valley Bank (1)		
Pleasantwood	Security State Bank		
Polson	Security State Bank (1)		
Poplar	Traders' State Bank (1)		
Red Lodge	Merger & Chapman State Bank		
Richey	First State Bank (1)		
Ronan	Ronan State Bank (1)		
Roundup	Miners' & Merchants' Bank		
St. Ignace	Lake County Bank (1)		
Scobey	Citizens' State Bank		
Shelby	First State Bank		
Sheridan	Bank of Sheridan		
Somers	State Bank of Somers		
Stanford	Basin State Bank		
Stevensville	First State Bank (1)		
Terry	State Bank of Terry (1)		
Thompson Falls	First State Bank (1)		
Townsend	State Bank of Townsend (1)		
Valley	Farmers Stockmens (1)		
Victor	Farmers' State Bank (1)		
Wendell	Wendell State Bank		
Wolf Point	First State Bank		
Worden	Farmers State Bank (1)		
Wyola	Little Horn State Bank		

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1951, and Compared with Reports of 72 State Banks on June 30, 1950

RESOURCES:	June 30, 1951	June 30, 1950	Increase+ Decrease—
Loans and Discounts	\$ 76,818,986.35	\$ 65,367,273.53	\$ 11,451,712.82+
Overdrafts	83,096.02	83,246.47	150.45—
U. S. Govt. Bonds	114,137,622.09	135,038,419.83	20,900,797.74—
Other Public Bonds	8,980,540.95	8,878,216.89	102,324.06+
Bonds, Warrants, etc.	6,716,873.11	4,961,362.95	1,755,510.16+
Stock Federal Reserve Bank	223,400.00	239,925.00	16,525.00—
Cash and Due from Banks	64,828,278.23	60,239,962.97	4,588,315.26+
Banking House	499,315.75	480,452.57	18,863.18+
Furniture and Fixtures	249,654.96	240,574.08	9,080.88+
Other Real Estate	32,009.00	3,646.00	28,363.00+
Other Assets	442,822.84	446,561.33	3,738.49—
	\$273,012,599.30	\$275,979,641.62	\$ 2,967,042.32—
		Decrease.....	\$ 2,967,042.32—

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1951, and Compared with Reports of 16 Building and Loan Associations on June 30, 1950

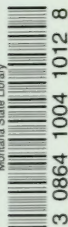
RESOURCES:	June 30, 1951	June 30, 1950	Increase+ Decrease—
Real Estate Loans	\$ 20,065,490.33	\$ 20,368,006.86	\$ 302,516.53—
Real Estate Contracts	79,612.45	86,808.60	7,196.15—
Real Estate Owned	12,249.89	11,745.42	504.47+
Office Building, Furniture and Fixtures	179,684.91	178,641.18	1,043.73+
Stock Loans	100,536.40	76,832.28	23,704.12+
Bonds, Warrants, etc.	3,022,918.30	4,550,311.36	1,527,393.06—
Cash and Due from Banks	1,327,634.08	1,159,746.69	167,887.39+
Stock in Federal Home Loan Bank	307,625.00	288,900.00	18,725.00+
Other Resources	38,006.64	18,525.23	19,481.41+
	\$ 25,133,758.00	\$ 26,739,517.62	\$ 1,605,759.62—
		Decrease.....	\$ 1,605,759.62—

LIABILITIES:

Capital: Common	\$ 4,955,000.00	\$ 4,875,000.00	\$ 80,000.00+
Capital: Preferred	25,000.00	34,900.00	9,900.00—
Capital: Debentures	25,000.00	4,603,850.00	603,086.22+
Surplus	5,206,936.22	3,132,179.32	394,756.35+
Undivided Profits	3,526,935.67	579,304.58	11,2941.63+
Reserves	692,246.21	11,247,074.89	556,951.60+
Due to Banks	11,804,026.49	161,286,625.99	3,622,796.63+
Demand Deposits	164,909,418.62	3,217,582.80	969,687.23—
Officers' Checks, etc.	2,247,895.57	9,022,874.97—	9,022,874.97—
U. S. Govt. Funds	4,430,050.56	24,975,577.82	2,092,583.17+
Other Public Funds	27,068,160.99	5,039,249.96	256,500.66—
Time Certificates	4,782,749.30	42,853,326.99	295,315.07—
Savings Deposits	42,558,011.92	50,000.00	50,000.00+
Bills Payable	50,000.00	74,124.01+	74,124.01+
Other Liabilities	731,167.75	657,043.74	74,124.01+
	\$273,012,599.30	\$275,979,641.62	\$ 2,967,042.32—
		Decrease.....	\$ 2,967,042.32—

LIABILITIES:

Installment Stock	\$ 11,443,019.82	\$ 13,197,996.61	\$ 1,754,976.79—
Prepaid Stock	1,560,242.14	1,544,530.04	15,712.10+
Full Paid Stock	9,446,815.00	8,878,740.00	568,075.00+
Bills Payable	401,413.33	312,776.39	88,636.94+
Due Borrowers	355,447.98	676,736.04	321,288.06—
Other Liabilities	12,175.82	58,785.73	46,609.91—
Contingent Fund	738,380.66	893,818.40	155,437.74—
Reserves and Undivided Profits	1,176,263.25	1,176,134.41	128.84+
	\$ 25,133,758.00	\$ 26,739,517.62	\$ 1,605,759.62—
		Decrease.....	\$ 1,605,759.62—



No. 165

ABSTRACT OF REPORTS OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

December 31, 1951



W. A. BROWN.....Supt. of Banks
E. R. KAHLA.....Chief Examiner
E. H. E. HELGESON.....Examiner
J. W. STERLING.....Examiner
ALICE SEARLE.....Secretary

NATIONAL BANKS

Baker.....Baker National Bank
Billings.....Montana National Bank
Bozeman.....Commercial National Bank
Butte.....First National Bank
Butte.....Miners' National Bank
Chinook.....Farmers' National Bank
Circle.....First National Bank
Dillon.....First National Bank
Ekalaka.....First National Bank
Fairfield.....First National Bank
Geraldine.....First National Bank
Glendive.....First National Bank
Great Falls.....Great Falls National Bank
Harlowton.....Continental National Bank
Helena.....First National Bank & Trust Co.
Hinsdale.....First National Bank
Hysam.....First National Bank
Judith Gap.....First National Bank
Kalspell.....First National Bank
Lewistown.....First National Bank
Livingston.....National Park Bank
Miles City.....First National Bank
Missoula.....First National Bank
Plains.....First National Bank
Red Lodge.....United States National Bank
Reserve.....First National Bank
Sidney.....Richland National Bank
Twin Bridges.....First National Bank
Whitefish.....First National Bank
White Sulphur Springs.....First National Bank
Wibaux.....First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber.....Big Timber Building and Loan Association
Billings.....Billings Building and Loan Association
Bozeman.....Pioneer Building and Loan Association
Dillon.....Interstate Building and Loan Association
Glendive.....Interstate Building and Loan Association
Great Falls.....Fidelity Building and Loan Association
Helena.....American Building and Loan Association
Livingston.....Home Building and Loan Association
Missoula.....Empire Building and Loan Association
Missoula.....Missoula Building and Loan Association
Sidney.....Northern Building and Loan Association

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda.....Daily Bank & Trust Co. (1)
Baker.....The Bank of Baker
Bellevue.....Bellevue State Bank
Bellevue.....Bellevue State Bank
Big Sandy.....Northern Montana State Bank
Big Timber.....Citizens Bank & Trust Co. (1)
Billings.....Security Trust & Savings Bank (1)
Bozeman.....Gallatin Trust & Savings Bank (1)
Bozeman.....Bank of Trust Co. (1)
Broadus.....Bank of Broadus
Butte.....Powder River County Bank (1)
Butte.....Metals Bank & Trust Co. (1)
Cascade.....Stockmen's Bank (1)
Cheney.....Liberty County Bank (1)
Chinook.....First State Bank (1)
Choteau.....Citizens State Bank (1)
Columbia Falls.....Bank of Columbia Falls
Columbus.....The Yellowstone Bank (1)
Conrad.....Farmers' State Bank
Culbertson.....Culbertson State Bank (1)
Cut Bank.....Bank of Glacier County
Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
Denton.....Farmers State Bank (1)
Dillon.....State Bank & Trust Co.
Fairview.....Fairview Bank
Forsyth.....Forsyth State Bank
Frontenon.....Frontenon State Bank
Froid.....Clark's Fork Valley Bank (1)
Fromberg.....Clark's Fork Valley Bank (1)
Glasgow.....Farmers' Stockgrowers' Bank (1)
Glendive.....Exchange State Bank (1)
Great Falls.....Montana Bank (1)
Hamilton.....Citizens' State Bank
Hardin.....Ravalli County Bank (1)
Hardin.....Big Horn County State Bank
Hartem.....Security State Bank (1)
Havre.....Citizens' Bank of Montana (1)
Helena.....Union Bank & Trust Co. (1)
Laurel.....The Yellowstone Bank (1)
Lewistown.....Northwestern Bank of Lewistown
Livingston.....Livingston State Bank (1)
Malta.....First State Bank (1)
Miles City.....Miles City Bank (1)
Miles City.....Miles City Bank (1)
Phillipsburg.....Flint Creek Valley Bank (1)
Polson.....Security State Bank (1)
Polson.....Security State Bank (1)
Poplar.....Traders' State Bank (1)
Red Lodge.....Meyer & Chapman State Bank
Roman.....First State Bank (1)
Roman.....Roman State Bank (1)
Roundup.....Miners' & Merchants' Bank
St. Ignace.....Lake County Bank (1)
Scoopey.....Citizens' State Bank
Shelby.....First State Bank
Sheridan.....Boile County State Bank
Somers.....State Bank of Somers
Stanford.....Basin State Bank
Stevensville.....First State Bank (1)
Terry.....State Bank of Terry (1)
Thompson Falls.....First State Bank (1)
Townsend.....State Bank of Townsend (1)
Valley.....Farmers Stockmens (1)
Victor.....Farmers' State Bank (1)
Whitehall.....Whitehall State Bank
White Sulphur Springs.....White Sulphur Springs State Bank
Worden.....Farmers State Bank (1)
Wyola.....Little Horn State Bank

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 71 State Banks of Montana, Dec. 31, 1951, and Compared with Reports of 71 State Banks on Dec. 30, 1950

RESOURCES:	Dec. 31, 1951	Dec. 30, 1950	Increase+
			Decrease—
Loans and Discounts	\$ 89,414,385.30	\$ 77,204,094.23	\$ 12,210,291.07+
Overdrafts	59,937.48	50,066.57	9,870.91+
U. S. Govt. Bonds	132,650,700.82	130,594,325.07	2,056,375.75+
Other Public Bonds	9,864,036.44	9,096,759.70	767,276.74+
Bonds, Warrants, etc.	8,451,268.45	6,769,171.37	1,682,097.08+
Stock Federal Reserve Bank	236,750.00	210,100.00	26,650.00+
Cash and Due from Banks	77,225,049.02	75,506,475.74	1,718,573.28+
Banking House	481,074.43	497,580.60	16,506.17—
Furniture and Fixtures	218,215.17	235,594.56	17,379.39—
Other Real Estate	32,010.00	2,009.00	30,001.00+
Other Assets	469,291.34	435,544.89	33,746.45+
	\$319,102,718.45	\$300,601,721.73	\$ 18,500,996.72+
		Increase.....	\$ 18,500,996.72+
LIABILITIES:			
Capital: Common	\$ 5,055,000.00	\$ 4,955,000.00	\$ 100,000.00+
Capital: Preferred	25,000.00	27,000.00	2,000.00—
Capital: Debentures		25,000.00	25,000.00—
Surplus	5,758,500.00	4,752,500.00	1,006,000.00+
Undivided Profits	3,581,759.55	3,523,424.82	58,334.73+
Reserves	768,296.07	655,650.88	112,645.19+
Due to Banks	15,780,230.79	16,136,469.80	356,239.01—
Demand Deposits	203,637,174.21	189,510,985.90	14,126,188.31+
Officers' Checks, etc.	2,642,240.70	2,920,193.13	277,952.43—
U. S. Govt. Funds	3,731,859.27	4,738,601.72	1,006,742.45—
Other Public Funds	26,989,398.43	24,938,553.24	2,050,845.19+
Time Certificates	4,851,175.62	4,741,103.58	110,072.04+
Savings Deposits	45,337,057.06	42,942,524.02	2,394,533.04+
Other Liabilities	945,026.75	734,714.94	210,311.81+
	\$319,102,718.45	\$300,601,721.73	\$ 18,500,996.72+
		Increase.....	\$ 18,500,996.72+

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, Dec. 31, 1951, and Compared with Reports of 16 Building and Loan Associations on Dec. 30, 1950

RESOURCES:	Dec. 31, 1951	Dec. 30, 1950	Increase+
			Decrease—
Real Estate Loans	\$ 21,007,404.47	\$ 22,163,667.55	\$ 1,155,963.08—
Real Estate Contracts	62,971.74	70,997.19	8,025.45—
Real Estate Owned	11,550.87	23,520.94	11,970.07—
Office Building, Furniture and Fixtures	180,473.74	250,330.81	69,857.07—
Stock Loans	57,051.67	69,012.26	11,960.59—
Bonds, Warrants, etc.	3,139,406.44	4,082,923.39	943,516.95—
Cash and Due from Banks	1,543,545.82	1,221,809.21	321,736.61+
Stock in Federal Home Loan Bank	357,800.00	156,900.00	200,900.00+
Other Resources	17,634.43	23,736.97	6,102.54—
	\$ 26,377,839.18	\$ 28,062,598.32	\$ 1,684,759.14—
		Decrease.....	\$ 1,684,759.14—
LIABILITIES:			
Installment Stock	\$ 12,624,957.88	\$ 13,881,734.95	\$ 1,256,777.07—
Prepaid Stock	1,633,128.47	1,514,427.08	118,751.39+
Fund Paid Stock	9,728,490.00	9,062,215.00	666,275.00+
Bills Payable	108,157.83	725,248.20	617,090.37—
Due Borrowers	235,958.91	648,717.85	412,758.94—
Other Liabilities	10,677.41	26,782.25	16,104.84—
Contingent Fund	1,022,254.00	798,221.51	224,032.49+
Reserves and Undivided Profits	1,014,164.68	1,405,251.48	391,086.80—
	\$ 26,377,839.18	\$ 28,062,598.32	\$ 1,684,759.14—
		Decrease.....	\$ 1,684,759.14—

MONTANA STATE BANKS AND TRUST COMPANIES

- Anaconda.....Daly Bank & Trust Co. (1)
 Baker.....The Bank of Baker
 Belgrade.....Belgrade State Bank
 Big Sandy.....Northern Montana State Bank
 Big Timber.....Citizens Bank & Trust Co. (1)
 Billings.....Billings State Bank (1)
 Billings.....Security Trust & Savings Bank (1)
 Bozeman.....Gallatin Trust & Savings Bank (1)
 Bozeman.....Security Bank & Trust Co. (1)
 Broadus.....Broadus State Bank (1)
 Butte.....Powder River County Bank (1)
 Butte.....Metals Bank & Trust Co. (1)
 Cascade.....Stockman's Bank (1)
 Chester.....Liberty County Bank (1)
 Chinook.....First State Bank (1)
 Choteau.....Citizens' State Bank (1)
 Columbia Falls.....Columbia Falls State Bank (1)
 Conrad.....The Yellowstone Bank (1)
 Culbertson.....Farmers' State Bank (1)
 Culbertson.....Culbertson State Bank (1)
 Cut Bank.....Bank of Glacier County
 Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
 Denton.....Farmers State Bank (1)
 Dillon.....State Bank & Trust Co.
 Fairview.....Fairview Bank
 Forsyth.....Forsyth State Bank
 Fort Benton.....Frontier County Bank
 Fort Benton.....First State Bank (1)
 Fromberg.....Clark's Fork Valley Bank (1)
 Glasgow.....Farmers' Stockgrowers' Bank (1)
 Glasgow.....Eastern State Bank (1)
 Glacier.....Montana Bank (1)
 Great Falls.....Citizens' State Bank
 Hamilton.....Bank of Hamilton
 Hardin.....Big Horn County State Bank
 Harlem.....Security State Bank (1)
 Havre.....Citizens' Bank of Montana (1)
 Helena.....Union Bank & Trust Co. (1)
 Laurel.....The Yellowstone Bank (1)
 Lewistown.....Northwestern Bank
 Lewistown.....Farmers' State Bank
 Livingston.....Livingston State Bank (1)
 Malta.....First State Bank (1)
 Malta.....Montana State Bank
 Miles City.....Miles City Bank (1)
 Phillipsburg.....Flint Creek Valley Bank (1)
 Poplar.....Security State Bank
 Poplar.....Security State Bank (1)
 Poplar.....Traders' State Bank (1)
 Red Lodge.....Meyer & Chapman State Bank
 Riches.....First State Bank (1)
 Roman.....Roman State Bank (1)
 Roundup.....Miners' & Merchants' Bank
 St. Ignatius.....Lake County Bank (1)
 Scooby.....Citizens' State Bank
 Shelby.....First State Bank
 Sheridan.....Boile County State Bank
 Somers.....Bank of Somers
 Stantford.....State Bank of Somers
 Stevensville.....Basin State Bank
 Stevensville.....First State Bank (1)
 Terry.....State Bank of Terry (1)
 Thompson Falls.....First State Bank (1)
 Townsend.....State Bank of Townsend (1)
 Valler.....Farmers Stockmens (1)
 Victor.....Farmers' State Bank (1)
 Wolf Point.....Whitetail State Bank
 Worden.....Whitetail State Bank
 Worden.....Farmers State Bank (1)
 Wyola.....Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

- Big Timber.....Big Timber Building and Loan Association
 Billings.....Billings Building and Loan Association
 Billings.....Security Building and Loan Association
 Bozeman.....Pioneer Building and Loan Association
 Dillon.....Interstate Building and Loan Association
 Glendive.....Glendive Building and Loan Association
 Great Falls.....Fidelity Building and Loan Association
 Helena.....Great Falls Building and Loan Association
 Helena.....American Building and Loan Association
 Livingston.....Home Building and Loan Association
 Livingston.....Empire Building and Loan Association
 Missoula.....Missoula Building and Loan Association
 Missoula.....Northern Montana Building and Loan Association
 Sidney.....Northern Building and Loan Association

NATIONAL BANKS

- Baker.....Baker National Bank
 Billings.....Montana National Bank
 Billings.....Midland National Bank
 Bozeman.....Bozeman National Bank
 Butte.....First National Bank
 Butte.....Miners' National Bank
 Chinook.....Farmers' National Bank
 Circle.....First National Bank
 Dillon.....First National Bank
 Ekalaka.....First National Bank
 Fairfield.....First National Bank
 Geraldine.....First National Bank
 Glasgow.....First National Bank
 Great Falls.....First National Bank
 Great Falls.....Great Falls National Bank
 Harlowton.....Continental National Bank
 Helena.....First National Bank
 Helena.....First National Bank & Trust Co.
 Hinsdale.....First National Bank
 Hysham.....First National Bank
 Judith Gap.....First National Bank
 Kallispell.....Conrad National Bank
 Kallispell.....First National Bank
 Lewistown.....First National Bank
 Livingston.....National Park Bank
 Miles City.....First National Bank
 Missoula.....First National Bank
 Missoula.....Western Montana National Bank
 Plains.....First National Bank
 Red Lodge.....United States National Bank
 Reserve.....First National Bank
 Sidney.....Richland National Bank
 Sidney.....Sidney National Bank
 Twin Bridges.....First National Bank
 Whitefish.....First National Bank
 White Sul. Sprgs.....First National Bank
 Wibaux.....First National Bank

State Banks
 and
 Trust Companies
 and
 Building & Loan Associations

June 30, 1952



ABSTRACT OF REPORTS
 TO THE COMMISSION OF
 MONTANA

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1952, and Compared with Reports of 71 State Banks on June 30, 1951

RESOURCES:	June 30, 1952		June 30, 1951		Increase Decrease—	
Loans and Discounts	\$ 83,550,587.95		\$ 76,818,986.35		\$ 6,731,601.60+	
Overdrafts	69,147.89		83,096.02		13,948.13—	
U. S. Govt. Bonds	129,502,743.16		114,137,622.09		15,365,121.07+	
Other Public Bonds	10,790,164.93		8,980,540.95		1,809,623.98+	
Bonds, Warrants, etc.	7,043,747.38		6,716,873.11		326,874.27+	
Stock Federal Res. Bank ..	252,550.00		223,400.00		29,150.00+	
Cash and Due from Banks ..	75,298,818.86		64,828,278.23		10,470,540.63+	
Banking House	528,491.47		499,315.75		29,175.72+	
Furniture and Fixtures	287,243.10		249,654.96		37,588.14+	
Other Real Estate	47,088.03		32,009.00		15,079.03+	
Other Assets	536,392.54		442,822.84		93,569.70+	
	\$307,906,925.31		\$273,012,599.30		\$ 34,894,326.01+	

LIABILITIES:

Capital: Common	\$ 5,155,000.00	\$ 4,955,000.00	\$ 200,000.00
Capital: Preferred	25,000.00	25,000.00	25,000.00—
Capital: Debentures			859,063.78+
Surplus	6,066,000.00	5,206,936.22	57,568.19
Undivided Profits	3,469,367.48	3,526,935.67	22,110.90—
Reserves	670,135.31	692,246.21	
Due to Banks	14,726,488.37	11,804,026.49	2,922,461.88+
Demand Deposits	182,947,656.25	164,009,418.62	18,038,237.63+
Officers' Checks, etc.	2,777,717.98	2,247,895.57	529,822.41
U. S. Government Funds	5,596,300.29	4,430,050.56	1,166,249.73+
Other Public Funds	32,750,570.62	27,068,100.99	5,682,469.63+
Time Certificates	5,174,509.44	4,782,449.30	391,760.14+
Savings Deposits	47,588,707.25	42,558,011.92	5,030,695.33+
Bills Payable		50,000.00	50,000.00—
Other Liabilities	959,472.32	731,167.75	228,304.57+
	\$207,906,925.31	\$273,012,599.30	\$ 34,894,326.01+
		Increase.....	\$ 34,894,326.01+

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1952, and Compared with Reports of 15 Building and Loan Associations on June 30, 1951

RESOURCES:	June 30, 1952	June 30, 1951	Increase—	Decrease—
Real Estate Loans	\$ 22,521,841.21	\$ 20,065,490.33	\$ 2,456,350.88+	
Real Estate Contracts	55,356.75	79,612.45	24,255.70+	
Real Estate Owned	1,250.00	12,249.89	10,999.89+	
Office Building, Furniture and Fixtures	175,686.96	179,684.91	3,997.95+	
Stock Loans	86,451.49	100,536.40	14,084.91+	
Bonds, Warrants, etc.	3,649,794.08	3,022,918.50	626,875.58+	
Cash and Due from Banks	1,553,016.44	1,337,634.08	225,382.36+	
Stock in Federal Home Loan Bank	384,900.00	307,625.00	77,275.00+	
Other Resources	30,823.80	38,006.64	7,182.84+	
	\$ 28,459,120.73	\$ 25,133,758.00	\$ 3,325,362.73+	

LIABILITIES:

Installment Stock	\$ 1,408,287.98	\$ 11,443,019.82	\$ 2,638,268.16
Preferred Stock	1,784,952.33	1,560,242.14	224,770,019+
Full Paid Stock	10,034,790.00	9,446,815.00	587,975,000+
Bills Payable	79,029.98	401,413.33	322,383.35
Due Borrowers	334,971.64	355,447.98	20,476.34
Other Liabilities	22,142.92	12,175.82	9,967.10+
Contingent Fund	1,067,314.10	738,380.66	338,933.44+
Reserves and Undivided Profits	1,054,631.78	1,176,263.25	121,631.47-
	<hr/>	<hr/>	<hr/>
	\$ 28,459,120.73	\$ 25,133,758.00	\$ 3,325,362.73+
			<hr/>
			Increase.....\$ 3,325,362.73+

MONTANA STATE BANKS AND TRUST COMPANIES

- Anaconda.....Daily Bank & Trust Co. (1)
Baker.....The Bank of Baker
Belgrade.....Belgrade State Bank (1)
Belt.....Belt Valley Bank (1)
Big Sandy.....Northern Montana State Bank
Bozeman.....Bozeman State Bank (1)
Billings.....Billings State Bank (1)
Butte.....Security Trust & Savings Bank (1)
Bozeman.....Gallatin Trust & Savings Bank (1)
Broadus.....Security Bank & Trust Co. (1)
Butte.....Bank of Bridger
Butte.....Powder River County Bank (1)
Butte.....Metals Bank & Trust Co. (1)
Cascade.....Stockmen's Bank (1)
Chester.....Liberty County Bank (1)
Chinook.....Chinook State Bank (1)
Columbia Falls.....Citizens' State Bank (1)
Columbia Falls.....Bank of Columbia Falls
Columbus.....The Yellowstone Bank (1)
Conrad.....Citizens' State Bank (1)
Cottonwood.....Culbertson State Bank (1)
Cut Bank.....Bank of Glacier County
Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
Dillon.....Farmers' State Bank (1)
Dillon.....State Bank & Trust Co.
Fairview.....Fairview Bank
Fort Benton.....Chouteau County Bank
Froid.....First State Bank (1)
Fromberg.....Clark's Fork Valley Bank (1)
Glasgow.....Farmers-Stockgrowers' Bank (1)
Glendive.....Exchange State Bank (1)
Great Falls.....Montana Bank (1)
Hamilton.....Citizens' State Bank
Hardin.....Ravalli County Bank (1)
Hardenburg.....Big Horn County State Bank
Havre.....Farmers' State Bank (1)
Helena.....Citizens' Bank of Montana (1)
Helena.....Union Bank & Trust Co. (1)
Laurel.....The Yellowstone Bank (1)
Lewistown.....Northwestern Bank of Lewistown
Libby.....First State Bank (1)
Livingston.....Livingston State Bank (1)
Malta.....First State Bank (1)
Manhattan.....Manhattan State Bank
Miles City.....Miles City Bank (1)
Phillipsburg.....Flint Creek Valley Bank (1)
Plentywood.....Security State Bank
Polson.....Security State Bank (1)
Poplar.....Traders' State Bank (1)
Red Lodge.....Meyer & Chapman State Bank
Richey.....First State Bank (1)
Roman.....Montana State Bank (1)
Rupert.....Miners & Merchants' Bank
St. Ignace.....Lake County Bank (1)
Shelby.....Citizens' State Bank
Shelby.....First State Bank
Toole County.....Toole County State Bank
Sheridan.....Bank of Sheridan (1)
Stanford.....State Bank of Sonora
Stevensville.....Bank of Stevensville
Stevensville.....First State Bank (1)
Terry.....State Bank of Terry (1)
Teton.....Teton County State Bank (1)
Townsend.....State Bank of Townsend (1)
Townsendsville.....Farmers, Stockmen's (1)
Vallier.....Farmers' State Bank (1)
Victor.....Farmers, Stockmen's (1)
Whitehall.....Whitehall State Bank
Wolf Point.....First State Bank
Wyand.....Farmers' State Bank (1)
Wynia.....Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

- Big Timber.....Big Timber Building and Loan Association
Billings.....Billings Building and Loan Association
Bozeman.....Security Building and Loan Association
Bozeman.....Pioneer Building and Loan Association
Dillon.....Interstate Building and Loan Association
Glendive.....Glendive Building and Loan Association
Great Falls.....Fidelity Building and Loan Association
Great Falls.....Great Falls Building and Loan Association
Helena.....American Building and Loan Association
Helena.....Home Building and Loan Association
Livingston.....Empire Building and Loan Association
Missoula.....Missoula Building and Loan Association
Missoula.....Northwest Mutual Building and Loan Association
Missoula.....Western Montana Building and Loan Association
Sidney.....Northern Building and Loan Association

NATIONAL BANKS

- Baker.....Baker National Bank
Billings.....Baker National Bank
Bozeman.....Commercial National Bank
Browning.....First National Bank
Butte.....First National Bank
Butte.....Miners' National Bank
Chinook.....Farmers' National Bank
Circle.....First National Bank
Dillon.....First National Bank
Ekalaka.....First National Bank
Fairfield.....First National Bank
Geraldine.....First National Bank
Glasgow.....First National Bank
Glendive.....First National Bank
Great Falls.....Great Falls National Bank
Harlowton.....Continental National Bank
Havre.....Montana National Bank
Helmuth.....First National Bank
Hinsdale.....First National Bank
Hysham.....First National Bank
Kalspell.....Conrad National Bank
Kalspell.....First National Bank
Lewistown.....First National Bank
Livingston.....National Park Bank
Miles City.....First National Bank
Missoula.....First National Bank
Missoula.....Western Montana National Bank
Plains.....First National Bank
Red Lodge.....United States National Bank
Reserve.....First National Bank
Sidney.....Richland National Bank
Sidney.....Sidney National Bank
Twin Bridges.....First National Bank
Whitefish.....First National Bank
White Sulphur Springs.....First National Bank
Whitewater.....First National Bank

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ABSTRACT OF REPORTS
OF THE CONDITION OF

MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1953



R. E. TOWLE.....Supt. of Banks
E. R. KAHLA.....Chief Examiner
E. H. E. HELGESON.....Field Examiner
ALICE SEARLE.....Secretary

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1953, and Compared with Reports of 71 State Banks on June 30, 1952

RESOURCES:	June 30, 1953	June 30, 1952	Increase+	
			Decrease—	
Loans and Discounts	\$ 90,558,809.51	\$ 83,550,587.95	\$ 7,008,221.56+	
Overdrafts	64,417.13	69,147.89	4,730.76—	
U. S. Govt. Bonds	135,337,337.32	129,502,743.16	5,834,594.16+	
Other Public Bonds	13,852,975.82	10,790,164.93	3,062,810.89+	
Bonds, Warrants, etc.	7,087,749.37	7,043,747.38	44,001.99+	
Stock Federal Reserve Bank	276,050.00	252,550.00	23,500.00+	
Cash and Due from Banks	68,955,346.84	75,298,818.86	6,343,472.02—	
Banking House	665,141.69	528,491.47	136,650.22+	
Furniture and Fixtures	318,994.36	287,243.10	31,751.26+	
Other Real Estate	17,769.57	47,038.03	29,268.46—	
Other Assets	536,616.22	536,392.54	223.68+	
	\$317,671,207.83	\$307,906,925.31	\$ 9,764,282.52+	
		Increase.....	\$ 9,764,282.52+	
LIABILITIES:				
Capital: Common	\$ 5,715,000.00	\$ 5,155,000.00	\$ 560,000.00+	
Capital: Preferred	25,000.00	25,000.00		
Capital: Debentures				
Surplus	6,509,000.00	6,066,000.00	443,000.00+	
Undivided Profits	3,841,031.28	3,469,367.48	371,663.80+	
Reserves	787,759.01	670,135.31	117,623.70+	
Due to Banks	12,423,318.81	14,726,488.37	2,303,169.56—	
Demand Deposits	190,289,560.86	182,947,656.25	7,341,904.61+	
Officers' Checks, etc.	2,954,598.82	2,777,717.98	176,880.84+	
U. S. Govt. Funds	3,462,728.54	5,596,300.29	2,133,571.75—	
Other Public Funds	32,202,397.24	32,750,570.62	548,173.38—	
Time Certificates	5,484,336.36	5,174,509.44	309,826.92+	
Savings Deposits	52,749,317.99	47,588,707.25	5,160,610.74+	
Other Liabilities	1,227,158.92	959,472.32	267,686.60+	
	\$317,671,207.83	\$307,906,925.31	\$ 9,764,282.52+	
		Increase.....	\$ 9,764,282.52+	

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1953, and Compared with Reports of 15 Building and Loan Associations on June 30, 1952

RESOURCES:	June 30, 1953	June 30, 1952	Increase+	
			Decrease—	
Real Estate Loans	\$ 26,614,900.62	\$ 22,521,841.21	\$ 4,093,059.41+	
Real Estate Contracts	71,369.32	55,356.75	16,012.57+	
Real Estate Owned	2,083.81	1,250.00	833.81+	
Office Building, Furniture and Fixtures	265,258.92	175,686.96	89,571.96+	
Stock Loans	118,833.88	86,451.49	32,382.39+	
Bonds, Warrants, etc.	4,537,736.45	3,649,794.08	887,942.37+	
Cash and Due from Banks	1,544,351.12	1,553,016.44	8,665.32—	
Stock in Federal Home Loan Bank	446,100.00	384,900.00	61,200.00+	
Other Resources	23,147.02	30,823.80	7,676.78—	
	\$ 33,623,781.14	\$ 28,459,120.73	\$ 5,164,660.41+	
		Increase.....	\$ 5,164,660.41+	
LIABILITIES:				
Installment Stock	\$ 17,345,995.85	\$ 14,081,287.98	\$ 3,264,707.87+	
Prepaid Stock	2,445,619.50	1,784,952.33	660,667.17+	
Full Paid Stock	10,547,950.00	10,034,790.00	512,725.00+	
Bills Payable	250,631.35	79,029.98	171,601.37+	
Due Borrowers	680,764.94	334,971.64	345,793.30+	
Other Liabilities	58,774.00	22,142.92	36,631.08+	
Contingent Fund	1,143,917.59	1,067,314.10	76,603.49+	
Reserves and Undivided Profits	1,150,562.91	1,054,631.78	95,931.13+	
	\$ 33,623,781.14	\$ 28,459,120.73	\$ 5,164,660.41+	
		Increase.....	\$ 5,164,660.41+	

Aggregate Resources and Liabilities of 71 State Banks of Montana, December 31, 1953, Compared with Reports of December 31, 1952

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Loans and Discounts	\$108,858,181.93	\$ 96,141,844.74	\$ 12,716,337.19+
U. S. Government Securities	64,502.81	49,602.40	14,900.31+
Other Bonds and Securities	139,185,280.81	145,323,928.87	6,138,648.06—
Other Public Bonds	15,974,386.45	12,932,438.86	3,041,947.59+
Bonds, Warrants, etc.	8,232,038.87	7,847,295.00	384,743.87+
Stocks	280,400.00	270,100.00	10,300.00+
Cash and Due from Banks	78,612,604.65	77,230,572.26	1,382,032.39+
Banking House	701,029.91	663,432.84	37,597.07+
Real Estate	333,967.56	294,769.87	39,197.69+
Other Real Estate	19,642.36	18,280.80	1,361.56+
Other Assets	478,340.97	768,154.92	289,813.95—
	\$352,740,376.22	\$341,540,420.56	\$ 11,199,955.66+

LIABILITIES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Capital: Common	\$ 5,745,000.00	\$ 5,445,000.00	\$ 300,000.00+
Capital: Preferred	15,000.00	25,000.00	10,000.00—
Capital: Debentures	6,723,000.00	6,477,000.00	246,000.00+
Surplus	4,168,170.76	3,743,266.53	424,904.23+
Undivided Profits	804,579.57	728,714.99	75,864.58+
Reserves	16,012,133.40	15,603,829.58	408,303.82+
Due to Banks	213,151,683.67	212,061,924.28	1,089,759.39+
Demand Deposits	2,838,288.77	3,178,787.21	340,498.44—
Officers' Checks, etc.	5,090,191.42	4,692,733.77	397,457.65+
U. S. Govt. Funds	36,541,111.18	30,816,820.11	5,724,291.07+
Other Public Funds	6,003,914.22	5,297,785.70	706,128.52+
Time Certificates	54,194,174.70	52,028,809.42	2,165,365.28+
Savings Deposits	1,453,128.53	1,440,748.97	12,379.56+
Other Liabilities	\$352,740,376.22	\$341,540,420.56	\$ 11,199,955.66+

Aggregate Resources and Liabilities of 38 National Banks of Montana, December 31, 1953, Compared with Reports of December 31, 1952

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Loans and Discounts	\$ 95,373,614.59	\$ 80,012,315.40	\$ 15,361,299.19+
U. S. Government Securities	140,545,626.04	150,555,855.75	10,010,229.71—
Other Bonds and Securities	21,775,418.78	23,397,083.37	1,621,664.59—
Cash and Due from Banks	86,995,864.62	83,920,575.99	3,075,288.63+
Banking House—F. and F.	2,962,546.41	2,956,791.29	5,755.12+
Other Real Estate	1,054,902.23	3,034,783.22	1,979,880.99—
Other Assets	\$348,658,972.67	\$349,153,102.42	\$ 494,129.75—

LIABILITIES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Demand Deposits	\$219,928,951.99	\$226,682,873.03	\$ 6,753,921.04—
Time Deposits	60,123,459.26	56,929,351.39	3,194,107.87+
Public Deposits	33,666,776.08	31,845,097.13	1,821,678.95+
Due to Banks	15,488,507.12	14,704,202.72	784,304.40+
Capital Stock	5,480,000.00	5,245,000.00	235,000.00+
Surplus	6,792,000.00	6,226,000.00	566,000.00+
Undivided Profits	3,078,415.64	2,707,769.65	370,645.99+
Reserves	245,667.21	217,137.26	28,529.95+
Bills Payable and Rediscounts	850,000.00	50,000.00	800,000.00+
Other Liabilities	3,005,195.37	4,545,671.24	1,540,475.87—
	\$348,658,972.67	\$349,153,102.42	\$ 494,129.75—

**GRAND TOTAL — ALL BANKS
IN MONTANA.....\$701,399,348.89 \$690,693,522.98 \$ 10,705,825.91+**

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, December 31, 1953, Compared with Reports of December 31, 1952

RESOURCES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Real Estate Loans	\$ 28,458,037.48	\$ 24,239,045.62	\$ 4,218,991.86+
Real Estate Contracts	58,586.52	61,857.25	3,270.95—
Real Estate Owned	2,702.77	—	2,702.77+
Office Building, Furniture and Fixtures	282,224.39	214,644.14	67,580.25+
Stock Loans	89,996.18	60,557.98	29,438.20+
Bonds, Warrants, etc.	4,406,848.75	4,134,886.17	271,962.58+
Cash and Due from Banks	1,887,719.17	1,656,322.18	231,396.99+
Stock in Federal Home Loan Bank	461,100.00	419,900.00	41,200.00+
Other Resources	20,713.20	26,033.62	5,320.42—
	\$ 35,667,928.26	\$ 30,793,258.96	\$ 4,874,669.30+

LIABILITIES:	December 31, 1953	December 31, 1952	Increase+ Decrease—
Installment Stock	\$ 19,216,106.01	\$ 15,781,825.95	\$ 3,434,280.06+
Prepaid Stock	2,121,409.79	1,888,668.49	232,741.30+
Full Paid Stock	11,311,340.00	10,488,255.00	822,775.00+
Bills Payable	82,562.00	65,871.16	16,690.84+
Due Borrowers	476,613.58	317,813.52	158,800.06+
Other Liabilities	12,938.31	7,190.52	5,747.79+
Contingent Fund	1,238,198.64	1,190,245.06	47,953.58+
Reserves and Undivided Profits	1,208,957.03	1,073,098.86	135,858.17+
	\$ 35,667,928.26	\$ 30,793,258.96	\$ 4,874,669.30+

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daily Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Sandy	Big Sandy State Bank
Big Timber	Big Timber State Bank
Billings	Billings State Bank (1) Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Brookings	Townsend County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Cascade	Stockmen's Bank (1)
Chesler	Liberty County Bank (1)
Choteau	Choteau State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Fergus	Forest State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Frontier	Clark's Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers' Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens' State Bank
Hardin	Rawlins County Bank (1)
Havre	Big Horn Valley State Bank
Holena	Citizens' Bank of Montana (1) Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Pintywood	Security State Bank
Poison	Security State Bank (1)
Poplar	Traders' State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Ronan	Manhattan State Bank
Roundup	Miners & Merchants' Bank
St. Ignace	Lake County Bank (1)
Shelby	Chouteau State Bank
Sheridan	Toole County State Bank
Somers	Bank of Sheridan
St. Mary	State Bank of St. Mary
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Townsend	State Bank of Townsend (1)
Valter	Farmers Stockmens (1)
Victor	Farmers' State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Wyand	Wyand State Bank
Wyola	Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	Montana National Bank Midland National Bank Commercial National Bank First National Bank Miners' National Bank
Bozeman	Bozeman National Bank
Butte	Butte National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Elkalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Great Falls National Bank
Harlowton	Continental National Bank
Helen	Montana State Bank
Hibbard	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalspell	Conrad National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Wibaux	First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association Security Building and Loan Association
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association Great Falls Building and Loan Association
Helen	American Building and Loan Association Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association Northern Mutual Building and Loan Association Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - Deputy Examiner
T. L. GOSSACK - - - - Deputy Examiner
ALICE SEARLE - - - - - Secretary

Building & Loan Associations

JUNE 30, 1954



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STATE OF MONTANA
CONDITION OF

MONTANA

State Banks
and
Trust Companies
National Banks

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1954,
Compared with Reports of June 30, 1953

RESOURCES:	June 30, 1954		June 30, 1953		Decrease— Increase—
	\$	%	\$	%	
Loans and Discounts	\$ 96,492,667.96	69.770.60	\$ 90,558,809.51	64.417.13	\$ 5,933,858.45 +
Overdrafts	69,770.60		64,417.13		5,353.47 +
U. S. Govt. Bonds	139,210,043.79		153,537,337.52		3,877,706.47 +
Other Public Bonds	7,333,194.52		13,852,975.82		3,480,128.70 +
Bonds, Warrants, etc.	7,926,077.69		7,087,749.37		838,328.32 +
Stock, Federal Res. Bank	284,900.00		276,650.00		8,250.00 +
Cash and Due From Banks	76,611,476.69		68,953,040.00		7,656,129.85 +
Banking House	646,384.90		665,141.69		18,756.79 -
Furniture and Fixtures	432,806.49		318,924.36		113,812.13 +
Other Real Estate	15,658.68		17,769.57		2,110.89 -
Other Assets	583,203.39		536,616.22		46,687.17 +
	\$339,606,284.71		\$317,671,207.83		\$ 21,935,076.88 +

LIABILITIES.			
Capital: Common	\$	5,965,000.00	\$
Capital: Preferred			\$
Capital: Debentures			\$
Surplus			
Undivided Profits		6,509,000.00	
Reserves		4,352,382.57	
Due to Banks		937,052.41	
Demand Deposits		14,556,381.90	
Officers' Checks, etc.		201,642,848.10	
U. S. Govt. Funds		2,635,144.09	
Other Public Funds		6,825,340.96	
Time Certificates		32,334,571.40	
Savings Deposits		7,061,894.10	
Other Liabilities		55,035,597.13	
		1,341,573.13	
	\$339,606,284.71		
		\$	\$
		5,715,000.00	
		25,000.00	
			\$
			\$
	\$317,671,207.83		
			\$
			\$
		409,000.00+	
		11,351.29+	
		1,492,991.40+	
		2,113,065.09+	
		11,353,287.24+	
		3,184,454.73+	
		3,362,612.42+	
		1,372,174.16+	
		1,577,557.68+	
		2,285,757.68+	
		11,444,421.41+	
	\$ 21,935,076.88+		

Aggregate Resources and Liabilities of 38 National Banks of Montana, June 30, 1954, Compared with Reports of June 30, 1953

RESOURCES:	June 30, 1954	June 30, 1953	Increase + Decrease -
Loans and Discounts	\$ 94,201,288.63	\$ 85,228,008.24	\$ 8,963,280.39 +
U. S. Government Securities	133,353,747.94	130,485,091.76	2,868,656.18 +
Other Bonds and Securities	21,265,834.91	24,283,072.61	3,017,237.74 -
Cash and Due from Banks	80,784,542.46	73,915,515.75	6,939,026.74 +
Banking House—F. and F.	2,991,917.36	2,991,635.28	9,177.92 -
Other Real Estate	2,000,000.00	8,000.00	17,000.00 +
Other Assets	1,066,661.65	841,079.35	223,582.30 +
	\$333,628,992.98	\$317,788,043.03	\$ 15,840,949.95 +
			Increase..... \$ 15,840,989.95 +

LIABILITIES:		
Demand Deposits	\$205,203,423.34	\$ 4,553,716.04 +
Time Deposits	62,286,346.94	5,002,667.48 +
Public Deposits	33,285,057.76	5,002,683.67 +
Due to Banks	13,983,057.30	2,823,087.89 +
Capital Stock	5,480,000.00	
Surplus	6,787,000.00	309,000.00 +
Undivided Profits	3,343,254.57	680,557.32 +
Reserves	177,180.28	35,443.46 +
Bills Payable and Rediscunts	400,000.00	200,000.00 +
Other Liabilities	2,663,054.79	228,934.09 +
	\$333,628,992.98	\$ 15,840,589.95 +
	\$317,788,403.03	
Increase		\$ 15,840,589.95 +

GRAND TOTAL — ALL RANKS
IN MONTANA \$673,235,277.69

\$635,459,610.86 \$ 37,775,666.83+

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1954, Compared with Reports of June 30, 1953

RESOURCES:	June 30, 1954	June 30, 1953	Increase + Decrease -
Real Estate Loans	\$ 31,513.639.37	\$ 26,614,900.62	\$ 4,898,738.75 +
Real Estate Contracts	61,657.87	71,369.32	9,711.45 +
Real Estate Owned	19,701.64	2,083.81	17,617.83 +
Office Building Furniture and Fixtures	299,380.11	265,258.92	34,121.19 +
Stock Loans	277,883.18	118,833.88	159,049.30 +
Bonds, Warrants, etc.	4,965,169.10	4,537,736.45	427,432.65 +
Cash and Due from Banks	1,171,920.31	1,544,511.12	169,569.19 +
Stock in Federal Home Loan Bank	513,800.00	446,100.00	67,700.00 +
Other Resources	50,900.23	23,147.02	7,753.21 +
	\$ 39,396,051.81	\$ 33,623,781.14	\$ 5,772,270.67 +
			Increase \$ 5,772,270.67 +

LIABILITIES:			
Installment Stock	\$ 21,433,714.29		\$ 4,087,748.44 +
Prepaid Stock	2,317,153.65	\$ 17,345,995.85	128,465.85 -
Full Paid Stock	12,036,140.00	2,445,619.50	1,488,625.00 +
Bills Payable	264,205.94	10,547,515.00	13,574,594 +
Due Borrowers	74,864.45	250,631.35	34,009.51 +
Other Liabilities	25,913.17	680,744.94	32,860.83 -
Contingent Fund	1,447,228.95	58,774.00	303,311.36 +
Reserves and Undivided Profits	1,156,801.36	1,143,917.59	6,238.45 +
	\$ 39,396,051.81	\$ 33,620,781.14	\$ 5,772,270.67 +
		Increase	... \$ 5,772,270.67 +

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MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda.....Daily Bank & Trust Co. (1)
Baker.....The Bank of Baker
Belgrade.....Belgrade State Bank
Big Lake.....Big Lake State Bank
Big Sandy.....Northern Montana State Bank
Big Timber.....Citizens Bank & Trust Co. (1)
Billings.....Billings State Bank (1)
 Security Trust & Savings Bank (1)
Bozeman.....Gallatin Trust & Savings Bank (1)
 Security Bank & Trust Co. (1)
Bridger.....Bank of Bridger County Bank (1)
Butte.....Butte State Bank
 Metals Bank & Trust Co. (1)
Cascade.....Stockmen's Bank (1)
Cheney.....Cheney State Bank (1)
Chester.....First State Bank (1)
Choteau.....Citizens' State Bank (1)
Columbia.....Bank of Columbia Falls
Columbia Falls.....The Columbia Falls Bank (1)
Columbus.....The Citizens State Bank (1)
Culbertson.....Culbertson State Bank (1)
Cut Bank.....Bank of Glacier County
Deer Lodge.....Deer Lodge Bank & Trust Co. (1)
Denton.....Farmers' State Bank (1)
Dillon.....State Bank & Trust Co.
Fairview.....Fairview Bank
Forsyth.....Forsyth State Bank
Fort Benton.....Chouteau County Bank
Froid.....First State Bank (1)
Fromberg.....Clark's Fork Valley Bank (1)
Glasgow.....Farmers' Stockgrowers' Bank (1)
Glenville.....Exchange State Bank (1)
Great Falls.....Montana Bank (1)
Hamilton.....Citizens' State Bank
Hardin.....Ravalli County Bank (1)
Haviland.....Big Horn County State Bank
Havre.....Havre State Bank
Helena.....Citizens' Bank of Montana (1)
 Union Bank & Trust Co. (1)
Laurel.....The Yellowstone Bank (1)
Lewistown.....Nimrod Bank of Lewistown
Libby.....First State Bank (1)
Livingston.....Livingston State Bank (1)
Malta.....First State Bank (1)
Manhattan.....Manhattan State Bank
Miles City.....Miles City Bank (1)
Phillipsburg.....Flint Creek Valley Bank (1)
Plentywood.....Security State Bank (1)
Polson.....Security State Bank (1)
Poplar.....Traders' State Bank (1)
Red Lodge.....Meyer & Chapman State Bank
Richey.....First State Bank (1)
Ronan.....Ronan State Bank (1)
Roundup.....Miners' & Merchants' Bank
St. Ignatius.....Lake County Bank (1)
Schooby.....Citizens' State Bank
Sheridan.....First State Bank
 Bank of Sheridan
Somers.....State Bank of Somers
Stanford.....Basin State Bank
Stevensville.....First State Bank (1)
Terry.....State Bank of Terry (1)
Thompson Falls.....First State Bank (1)
Townsend.....State Bank of Townsend (1)
Valley.....Farmers' Stockmen's Bank (1)
Victor.....Farmers' State Bank (1)
Whitehall.....Whitehall State Bank
Wolf Point.....First State Bank
Worland.....Farmers State Bank (1)
Wyoila.....Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker.....Baker National Bank
Billings.....Montana National Bank
Bozeman.....Midland National Bank
Browning.....Continental National Bank
Butte.....First National Bank
 Miners' National Bank
Chinook.....Farmers' National Bank
Circle.....First National Bank
Dillon.....First National Bank
Ekalaka.....First National Bank
Fairfield.....First National Bank
Geraldine.....First National Bank
Glasgow.....First National Bank
Glenville.....First National Bank
Great Falls.....First National Bank
 Great Falls National Bank
Harlowton.....Continental National Bank
Havre.....Montana National Bank
Helmuth.....First National Bank & Trust Co.
Hinsdale.....First National Bank
Hysbham.....First National Bank
Kallispell.....Conrad National Bank
 First National Bank
Lewistown.....First National Bank
Livingston.....National Park Bank
Miles City.....First National Bank
Missoula.....First National Bank
 Western Montana National Bank
Plains.....First National Bank
Red Lodge.....United States National Bank
Reserve.....First National Bank
Sidney.....Richland National Bank
 Sidney National Bank
Twin Bridges.....First National Bank
Whitefish.....First National Bank
White Sul. Sprgs.....First National Bank
Wolf Point.....First National Bank
 Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber.....Big Timber Building and Loan Association
Billings.....Billings Building and Loan Association
 Security Savings and Loan Assn.
Bozeman.....Pioneer Building and Loan Association
Dillon.....Interstate Building and Loan Association
Glenville.....Glenville Building and Loan Association
Great Falls.....Fidelity Building and Loan Association
Helena.....Great Falls Building and Loan Association
 American Building and Loan Association
 Home Building and Loan Association
Livingston.....Empire Savings and Loan Association
Missoula.....Missoula Building and Loan Association
 Northwest Mutual Building and Loan As-
 sociation
Sidney.....Western Montana Building and Loan Asso-
 ciation
 Northern Building and Loan Association

**ABSTRACT OF REPORTS
OF CONDITION OF**

MONTANA

Trust Companies

National Banks

Building & Loan Associations

December 31, 1954



R. E. TOWLE - - - Sup't. of State Banks
E. R. KAHLA - - - - - Chief Examiner
E. H. E. HELGESON - - - Field Examiner
D. I. CREEL - - - - - Examiner
L. W. ALKE - - - - - Examiner
J. F. McLEOD - - - - - Examiner
ALICE SEARLE - - - - - Secretary

Aggregate Resources and Liabilities of (71) State Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Loans and Discounts	\$106,489,152.90	\$108,858,181.93	\$ 2,369,029.03—
Overdrafts	65,003.04	64,502.71	500.33+
U. S. Government Bonds	149,233,361.19	139,183,280.81	10,048,080.38+
Other Public Bonds	18,515,382.86	15,974,386.45	2,540,996.41+
Bonds, Warrants, etc.	8,816,623.18	8,237,038.87	584,584.31+
Stock, Federal Reserve Bank	297,300.00	280,400.00	16,900.00+
Cash and Due from Banks	76,457,632.51	78,612,604.65	2,154,972.14—
Banking House	738,473.48	701,029.91	37,443.57+
Furniture and Fixtures	322,551.03	333,967.56	11,416.53—
Other Real Estate	1,011.00	19,642.36	18,631.36—
Other Assets	444,118.95	478,340.97	34,222.02—
	\$361,380,610.14	\$352,740,376.22	\$ 8,640,233.92+
LIABILITIES:		Increase—	\$ 8,640,233.92+
Capital: Common	\$ 5,965,000.00	\$ 5,745,000.00	\$ 220,000.00+
Capital: Preferred		15,000.00	15,000.00—
Capital: Debentures:			
Surplus	7,395,000.00	6,723,000.00	672,000.00+
Undivided Profits	4,582,337.50	4,168,176.76	414,166.74+
Reserves	1,012,237.68	804,579.57	207,658.11+
Due to Banks	16,209,435.77	16,012,133.40	197,302.37+
Demand Deposits	217,075,882.98	213,151,683.67	3,924,199.31+
Officers' Checks, etc.	3,289,948.47	2,838,288.77	451,659.70+
U. S. Govt. Funds	6,389,651.40	5,096,191.42	1,299,459.98+
Other Public Funds	34,201,296.09	36,541,111.18	2,339,815.09—
Time Certificates	6,855,211.63	6,003,914.22	851,297.41+
Savings Deposits	56,860,899.17	54,194,174.70	2,666,724.47+
Other Liabilities	1,543,709.45	1,453,128.53	90,580.92+
	\$361,380,610.14	\$352,740,376.22	\$ 8,640,233.92+
	Increase—	\$ 8,640,233.92+	

Aggregate Resources and Liabilities of (15) Building and Loan Associations of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Real Estate Loans	\$ 34,067,623.07	\$ 28,458,037.48	\$ 5,609,585.59+
Real Estate Contracts	86,417.35	58,586.52	27,830.83+
Real Estate Owned	23,667.19	2,707.77	20,959.42+
Office Building, Furniture and Fixtures	423,422.14	282,224.39	141,197.75+
Stock Loans	128,922.24	89,996.18	38,926.06+
Bonds, Warrants, etc.	4,503,390.56	4,406,848.75	96,541.81+
Cash and Due from Banks	2,146,410.41	1,887,719.17	258,691.24+
Stock in Federal Home Loan Bank	553,800.00	461,100.00	92,700.00+
Other Resources	18,529.10	20,713.20	2,184.10—
	\$ 41,952,181.86	\$ 35,667,928.26	\$ 6,284,253.60+
	Increase—	\$ 6,284,253.60+	

Aggregate Resources and Liabilities of (39) National Banks of Montana, December 31, 1954, Compared with Reports of December 31, 1953

RESOURCES:	December 31, 1954	December 31, 1953	Increase + Decrease—
Loans and Discounts	\$ 98,206,881.08	\$ 95,323,614.59	\$ 2,883,266.49+
U. S. Government Securities	151,627,508.91	140,543,626.04	11,083,882.87+
Other Bonds and Securities	23,908,095.17	21,776,418.78	2,131,676.39+
Cash and Due from Banks	88,423,516.45	86,995,864.62	1,427,651.83+
Banking House—F. and F.	3,100,968.92	2,962,546.41	138,422.51+
Other Real Estate	45,000.00		45,000.00+
Other Assets	952,534.38	1,054,902.23	102,367.85—
	\$366,264,504.91	\$348,658,972.67	\$ 17,605,532.24+
LIABILITIES:		Increase—	\$ 17,605,532.24+
Demand Deposits	\$227,068,145.64	\$219,928,951.99	\$ 8,039,193.65+
Time Deposits	64,713,988.51	60,122,459.26	4,591,529.25+
Public Deposits	35,547,376.32	33,666,716.08	1,880,660.24+
Due to Banks	18,030,508.48	13,486,507.12	4,543,999.36+
Capital Stock	5,615,000.00	5,480,000.00	135,000.00+
Surplus	7,055,000.00	6,922,000.00	133,000.00+
Undivided Profits	3,758,229.82	3,078,813.64	679,416.18+
Reserves	290,205.90	245,667.21	44,538.69+
Bills Payable and Rediscounts	3,306,049.95	3,005,193.37	300,856.58+
Other Liabilities			
	\$366,264,504.91	\$348,658,972.67	\$ 17,605,532.24+
	Increase—	\$ 17,605,532.24+	

GRAND TOTAL — ALL BANKS
IN MONTANA \$727,645,115.05

\$701,399,348.89 \$ 26,245,766.16+

LIABILITIES:

Installment Stock	\$ 23,267,535.45	\$ 19,216,106.01	\$ 4,051,429.44+
Prepaid Stock	2,461,516.09	2,121,409.79	340,106.30+
Full Paid Stock	12,670,265.00	11,311,340.00	1,358,925.00+
Bills Payable	218,523.56	82,362.90	136,160.66+
Due Borrowers	438,250.74	476,615.58	38,364.84—
Other Liabilities	104,149.08	12,938.31	88,201.67+
Contingent Fund	1,585,937.15	1,238,198.64	347,738.51+
Reserves and Undivided Profits	1,209,013.69	1,208,957.03	56.86+
	\$ 41,952,181.86	\$ 35,667,928.26	\$ 6,284,253.60+
	Increase—	\$ 6,284,253.60+	

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MONTANA NATIONAL BANKS

- Baker..... Baker National Bank
Billings..... First National Bank
Bozeman..... Midland National Bank
Butte..... Commercial National Bank
Butte..... First National Bank
Butte..... Miners' National Bank
Chinook..... Farmers' National Bank
Circle..... First National Bank
Dillon..... First National Bank
Ekalaka..... First National Bank
Fairfield..... First National Bank
Geraldine..... First National Bank
Glasgow..... First National Bank
Glendive..... First National Bank
Great Falls..... First National Bank
Great Falls..... First West Side National Bank
Harlowton..... Continental National Bank
Havre..... First National Bank
Hinsdale..... First National Bank
Hinsdale..... First National Bank
Hysham..... First National Bank
Kalispell..... Conrad National Bank
Kalispell..... First National Bank
Lewistown..... First National Bank
Livingston..... National Park Bank
Miles City..... First National Bank
Missoula..... First National Bank
Missoula..... Western Montana National Bank
Plains..... First National Bank
Red Lodge..... United States National Bank
Reserve..... First National Bank
Sidney..... Richland National Bank
Sidney..... Sidney National Bank
Twin Bridges..... First National Bank
Whitefish..... First National Bank
White Sul. Sprgs..... First National Bank
Wolf Point..... First National Bank
Wolf Point..... Citizens First National Bank

MONTANA STATE BANKS AND TRUST COMPANIES

- Anaconda..... Daily Bank & Trust Co. (1)
Baker..... The Bank of Baker
Begrade..... Begrade State Bank
Beit Valley..... Beit Valley Bank (1)
Big Timber..... State Bank & Trust Co. (1)
Big Timber..... Citizens Bank & Trust Co. (1)
Billings..... Citizens State Bank (1)
Billings..... Security Trust & Savings Bank (1)
Bozeman..... Gallatin Trust & Savings Bank (1)
Bridger..... Security Bank & Trust Co. (1)
Broadus..... Bank of Bridger
Butte..... Bank of River County Bank (1)
Butte..... Actons Bank & Trust Co. (1)
Cascade..... Stockmens Bank (1)
Chester..... Liberty County Bank (1)
Chinook..... First National Bank (1)
Chouteau..... Citizens State Bank (1)
Columbia Falls..... Bank of Columbia Falls
Columbus..... The Yellowstone Bank (1)
Conrad..... The Yellowstone Bank (1)
Conrad..... Citizens State Bank (1)
Cut Bank..... Bank of Glacier County
Deer Lodge..... Bear Lodge Bank & Trust Co. (1)
Dillon..... Bear Lodge Bank & Trust Co. (1)
Dillon..... State Bank & Trust Co.
Fairview..... Fairview Bank
Fort Union..... Chouteau County Bank
Froid..... First State Bank (1)
Fromberg..... Clarks Fork Valley Bank (1)
Glasgow..... Farmers-Stockgrowers Bank (1)
Glendive..... Exchange State Bank (1)
Great Falls..... Montana Bank (1)
Hamilton..... Citizens State Bank
Hardin..... Ravalli County Bank (1)
Hardin..... Big Horn County State Bank
Harlem..... Security State Bank (1)
Havre..... Citizens Bank of Montana (1)
Helena..... Union Bank & Trust Co. (1)
Laurel..... The Yellowstone Bank (1)
Lewistown..... Northwestern Bank of Lewistown
Livingston..... Livingston State Bank (1)
Malta..... First State Bank (1)
Malta..... Montana Bank
Miles City..... Miles City Bank (1)
Phillipsburg..... Flint Creek Valley Bank (1)
Ponywood..... Security State Bank
Poplar..... Security State Bank (1)
Poplar..... Traders State Bank (1)
Red Lodge..... Meyer & Chapman State Bank
Ronan..... Ronan State Bank (1)
Roundup..... Miners and Merchants Bank
Shelby..... Lake County Bank (1)
Shelby..... Citizens State Bank
Sheridan..... Toole County State Bank
Stanford..... Bank of Sheridan
Stanford..... Basin Farmers
Stevensville..... First State Bank (1)
Terry..... State Bank of Terry (1)
Thompson Falls..... First State Bank (1)
Townsend..... State Bank of Townsend (1)
Valley..... Farmers & Stockmens Bank (1)
Victor..... Farmers State Bank (1)
Whitehall..... Whitehall State Bank
Wolfpoint..... First State Bank
Worland..... Worland State Bank (1)
Wyola..... Little Horn State Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

- Big Timber..... Big Timber Building and Loan Association
Billings..... Billings Building and Loan Association
Billings..... Security Savings and Loan Assn.
Bozeman..... Pioneer Building and Loan Association
Dillon..... Interstate Building and Loan Association
Glendive..... Glendive Building and Loan Association
Great Falls..... Fidelity Building and Loan Association
Great Falls..... Great Falls Building and Loan Association
Helena..... American Building and Loan Association
Helena..... Home Building and Loan Association
Livingston..... Empire Savings and Loan Association
Missoula..... Missoula Building and Loan Association
Missoula..... Northern Building and Loan Association
Missoula..... Western Montana Building and Loan Association
Sidney..... Northern Building and Loan Association

MONTANA

State Banks
and
Trust Companies
•
National Banks
•
Building & Loan Associations

June 30, 1955



R. E. TOWLE - - Sup't. of State Banks
E. R. KAHLA - - - - Chief Examiner
E. H. E. HELGESON - - Field Examiner
D. I. CREEL - - - - - Examiner
L. W. ALKE - - - - - Examiner
J. F. McLEOD - - - - - Examiner
ALICE SEARLE - - - - - Secretary

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1955,
Compared with Reports of June 30, 1954

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Loans and Discounts	\$110,339,728.88	\$ 96,492,667.96	\$ 13,847,060.92+
Overdrafts	88,817.64	69,770.60	19,047.04+
U. S. Gov't. Bonds	137,527,593.02	139,210,043.79	1,682,510.77—
Other Public Bonds	19,842,304.76	17,333,194.52	2,509,110.24+
Bonds Warrants, etc.	10,009,460.00	7,926,077.69	2,083,382.31+
Stock Federal Res. Bank	302,900.00	284,900.00	18,000.00+
Cash and Due from Banks	69,347,578.84	76,611,476.69	7,263,897.85—
Banking House	700,199.08	646,384.90	53,814.18+
Furniture and Fixtures	368,848.40	432,806.49	63,958.09—
Other Real Estate	156,021.00	140,362.32+	15,658.68
Other Assets	631,677.09	583,303.39	48,373.70+
	\$349,315,128.71	\$339,606,284.71	\$ 9,708,844.00+
LIABILITIES:		Increase.....	\$ 9,708,844.00+
Capital: Common	\$ 6,005,000.00	\$ 5,965,000.00	\$ 40,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	7,671,000.00	6,918,000.00	753,000.00+
Undivided Profits	4,325,434.21	4,352,382.57	26,948.36—
Reserves	1,009,581.87	937,052.41	72,529.46+
Due to Banks	11,487,805.45	14,556,381.90	3,068,576.45—
Demand Deposits	205,792,104.58	201,642,848.10	4,149,256.48+
U. S. Gov't. Funds	2,714,898.13	2,636,144.09	78,754.04+
Officers Checks, etc.	7,068,371.11	8,825,340.96	243,030.15+
Other Public Funds	36,174,562.94	32,334,571.40	3,839,991.54+
Time Certificates	7,862,026.75	800,132.71	800,132.71+
Savings Deposits	57,630,072.48	55,035,096.11	2,595,511.37+
Bills Payable	85,000.00	85,000.00	
Other Liabilities	1,488,736.19	1,341,573.13	147,163.06+
	\$349,315,128.71	\$339,606,284.71	\$ 9,708,844.00+
	Increase.....	\$ 9,708,844.00+	

Aggregate Resources and Liabilities of 40 National Banks of Montana, June 30, 1955, Compared with Reports of June 30, 1954

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Loans and Discounts	\$108,477,136.80	\$ 94,201,288.63	\$ 14,275,848.17+
U. S. Gov't. Securities	132,445,056.46	133,353,747.94	908,691.48—
Other Bonds and Securities	25,050,961.98	3,785,127.07	3,785,127.07+
Cash and Due from Banks	76,041,723.29	80,784,542.49	4,742,819.20—
Banking House—F. and F.	3,754,200.05	2,931,917.36	822,282.69+
Other Real Estate	116,245.98	25,000.00	91,245.98+
Other Assets	1,193,357.77	1,066,661.65	126,696.12+
	\$347,078,682.33	\$333,628,992.98	\$ 13,449,689.35+
LIABILITIES:		Increase.....	\$ 13,449,689.35+
Demand Deposits	\$209,392,685.01	\$205,203,423.34	\$ 4,189,261.67+
Time Deposits	67,389,717.33	62,286,346.94	5,103,370.39+
Public Deposits	37,275,866.14	33,285,675.30	3,990,190.84+
Due to Banks	12,191,059.42	13,983,057.76	1,791,998.34—
Capital Stock	5,782,500.00	5,480,000.00	302,500.00+
Surplus	7,170,000.00	6,787,000.00	383,000.00+
Undivided Profits	4,182,910.63	3,343,254.57	839,656.06+
Reserves	236,464.92	1,177,180.28	59,284.64—
Bills Payable and Rediscounts	600,000.00	400,000.00	200,000.00+
Other Liabilities	2,857,478.88	2,663,054.79	174,424.09+
	\$347,078,682.33	\$333,628,992.98	\$ 13,449,689.35+
	Increase.....	\$ 13,449,689.35+	

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1955, Compared with Reports of June 30, 1954

RESOURCES:	June 30, 1955	June 30, 1954	Increase + Decrease—
Real Estate Loans	\$ 37,414,622.76	\$ 31,513,639.37	\$ 5,900,983.39+
Real Estate Contracts	106,691.71	61,657.87	45,033.84+
Real Estate Owned	17,716.12	19,701.64	1,985.52—
Office Buildings, Furniture and Fixtures	423,435.75	299,380.11	124,055.64+
Stock Loans	2,631,309.20	2,777,883.18	14,573.98—
Bonds, Warrants, etc.	4,598,205.57	4,965,169.10	366,963.53—
Cash and Due from Banks	2,532,855.62	1,713,920.31	818,935.31+
Stock in Federal Home Loan Bank	615,900.00	102,100.00	513,800.00+
Other Resources	9,167.75	30,900.23	21,732.48—
	\$ 45,981,904.48	\$ 39,396,051.81	\$ 6,585,852.67+
	Increase.....	\$ 6,585,852.67+	
LIABILITIES:			
Installment Stock	\$ 25,536,986.70	\$ 21,433,744.29	\$ 4,103,242.41+
Prepaid Stock	2,645,137.86	2,317,153.65	327,984.21+
Full Paid Stock	13,474,990.00	12,056,140.00	1,438,850.00+
Bills Payable	360,528.76	264,205.94	96,322.82+
Due Borrowers	979,763.69	714,864.45	264,899.24+
Other Liabilities	17,049.75	25,913.17	8,863.42—
Reserve Fund	1,792,383.96	1,447,228.95	345,155.01+
Contingent and Undivided Profits	1,175,063.76	1,156,801.36	18,262.40+
	\$ 45,981,904.48	\$ 39,396,051.81	\$ 6,585,852.67+
	Increase.....	\$ 6,585,852.67+	

GRAND TOTAL — ALL BANKS
IN MONTANA.....\$696,393,811.04 \$673,225,277.69 \$ 23,158,533.35+



MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daily Bank & Trust Co. (1)
Baker	The Bank of Baker
Bellevue	Bellevue State Bank
Beit	Beit Valley Bank (1)
Big Sandy	Northern Montana State Bank
Billings	Billings State Bank (1)
Billings	Billings State Bank (1)
Bozeman	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
Bozeman	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Metals Bank & Trust Co. (1)
Butte	Security Bank
Cascade	Stockmens Bank (1)
Chester	Liberty County Bank (1)
Chinook	First State Bank (1)
Columbia	Bank of Columbia Falls
Columbia Falls	The Yellowstone Bank (1)
Conrad	Farmers State Bank
Cuberton	Bank of Glacier County
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Franklin	Franklin State Bank
Frontenac	First State Bank (1)
Frontenac	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glasgow	Glacier State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
Hardin	Big Horn County State Bank
Hardin	Security State Bank (1)
Havre	Citizens Bank of Montana (1)
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Poncha	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Ronan	Ronan State Bank (1)
Roundup	Miners and Merchants Bank
Rudyard	Farmers Merchants Bank
St. Ignace	Lake County Bank (1)
Shelby	Citizens State Bank
Sheridan	First State Bank
Somers	Bank of Sheridan
Stanford	State Bank of Somers
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Townsend	State Bank of Townsend (1)
Townsend	State Bank of Townsend (1)
Valley	Farmers State Bank (1)
Victor	Farmers State Bank (1)
Wheatland	Wheatland State Bank
White Sulphur Springs	White Sulphur State Bank
Worland	Farmers State Bank (1)
Wyola	Little Horn State Bank
(1)	Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
Bozeman	Midland National Bank
Browning	Commercial National Bank
Butte	First National Bank
Butte	First National Bank
Butte	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Elkalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
Great Falls	Great Falls National Bank
Great Falls	First West Side National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank
Holbrook	First National Bank
Hustan	First National Bank
Kalispell	Conrad National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
Missoula	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Rehland National Bank
Sidney	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
Billings	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
Great Falls	Great Falls Building and Loan Association
Helena	American Building and Loan Association
Livingston	Home Building and Loan Association
Missoula	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
Missoula	Northwest Mutual Building and Loan Association
Missoula	Western Montana Building and Loan Association
Sidney	Northern Building and Loan Association

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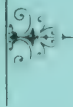
ABSTRACT OF REPORTS
OF COMMISSION OF

MONTANA

State Banks
and
Trust Companies
•
National Banks
•

Building & Loan Associations

December 31, 1955



R. E. TOWLE - Supt. of State Banks
E. R. KAHLA - Chief Examiner
E. H. E. HELGESON - Field Examiner
D. I. CREEL - Examiner
L. W. ALKE - Examiner
J. F. McLEOD - Examiner
ALICE SEARLE - Secretary

Aggregate Resources and Liabilities of (40) National Banks of Montana,
December 31, 1955, Compared with Reports of December 31, 1954

RESOURCES:		December 31, 1955	December 31, 1954	Increase
Loans and Discounts	\$128,331,273.25	\$ 98,206,881.08	\$ 30,124,392.17 +	20,977,496.21 +
U. S. Government Securities	130,650,012.70	151,627,508.91	21,977,496.21 +	4,186,530.50 +
Other Bonds and Securities	28,093,635.67	23,908,095.17	4,186,530.50 +	9,102,912.69 +
Cash and Due from Banks	79,320,603.76	88,423,516.45	9,102,912.69 +	1,397,807.37 +
Banking House—F. and F.	4,498,776.29	3,100,968.92	1,397,807.37 +	131,071.84 +
Other Real Estate	176,071.84	45,000.00	131,071.84 +	101,343.55 +
Other Assets	1,033,877.93	952,554.38	81,323.55 +	
	<u>\$372,125,241.44</u>	<u>\$366,264,504.91</u>	<u>\$ 5,860,736.53 +</u>	
LIABILITIES:		Increase	<u>\$ 5,860,736.53 +</u>	
Demand Deposits	\$225,385,325.50	\$227,968,145.64	\$ 2,582,820.14 +	
Time Deposits	69,381,406.26	64,713,988.51	4,667,417.75 +	
Public Deposits	39,727,840.81	35,547,376.61	4,225,464.20 +	
Due to Banks	14,025,537.68	18,030,508.48	4,004,970.80 +	
Capital Stock	7,237,500.00	5,615,000.00	1,642,500.00 +	
Surplus	7,652,000.00	5,705,000.00	1,947,000.00 +	
Undivided Profits	4,003,907.95	7,053,000.00	3,049,092.05 +	
Reserves	388,634.00	290,205.90	98,428.10 +	
Bills Payable and Rediscounts	650,000.00		650,000.00 +	
Other Liabilities	3,668,069.26	3,306,049.95	362,019.31 +	
	<u>\$372,125,241.44</u>	<u>\$366,264,504.91</u>	<u>\$ 5,860,736.53 +</u>	
		Increase	<u>\$ 5,860,736.53 +</u>	
GRAND TOTAL—ALL BANKS IN MONTANA	\$747,923,735.05	\$727,645,115.05	\$ 20,278,620.00 +	

Fig and Loan Associations of Ports of December 31, 1954

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MONTANA STATE BANKS AND TRUST COMPANIES

Anasconda	Daily Bank & Trust Co. (1)
Baker	The Bank of Baker
Begrade	Begrade State Bank
Big Sandy	Big Sandy State Bank
Big Timber	Northern Montana State Bank
Billings	Billings State Bank (1)
	Security Trust & Savings Bank (1)
Bozeman	Gallatin Trust & Savings Bank (1)
	Security Bank & Trust Co. (1)
Bridge	Bank of Bridge County Bank (1)
Butte	Metals Bank & Trust Co. (1)
	Security Bank
Cascade	Stevens Bank (1)
Chinook	Liberty County Bank (1)
Choteau	First State Bank (1)
Columbia Falls	Citizens State Bank (1)
Conrad	Bank of Columbia Falls (1)
Cut Bank	Bank of Columbia Falls (1)
	Citizens State Bank
	Culbertson State Bank (1)
Deer Lodge	Bank of Glacier County
Denton	Deer Lodge Bank & Trust Co. (1)
Dillon	Farmers State Bank (1)
	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	Farmers-Stockgrowers Bank (1)
Glendive	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
Hardin	Reavell County Bank (1)
Harlow	Big Horn County State Bank
Hayden	First State Bank (1)
Helena	Citizens Bank of Montana (1)
	First Trust Co. of Montana
	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northern Bank of Lewistown
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank (1)
Poison	Security State Bank (1)
Poplar	Traders State Bank (1)
Red Lodge	Meyer & Chapman State Bank
Richey	First State Bank (1)
Roundup	Roundup State Bank (1)
Rudyard	Miners and Merchants Bank
St. Ignatius	Farmers Merchants Bank
Scobey	Lake County Bank (1)
Shelby	Citizens State Bank
Sheridan	First State Bank
Somers	Boote County State Bank
Stanford	State Bank of Somers
Stevensville	Basin State Bank
Terry	First State Bank (1)
Thompson Falls	State Bank of Terry (1)
Townsend	First State Bank (1)
Valer	State Bank of Townsend (1)
Victor	Farmers & Stockmen's Bank (1)
Whitehall	Whitehall State Bank
Whitefish	First State Bank
Wolfe	Wolfe State Bank (1)
Wyoila	Little Horn State Bank

(1) Members Federal Reserve Bank

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
	National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
	Miners' National Bank
Chinook	Farmers' National Bank
Circle	First National Bank
Dillon	First National Bank
Elkalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
	Great Falls National Bank
	First West Side National Bank
Harlowton	Continental National Bank
Helena	First National Bank
Hinsdale	First National Bank & Trust Co.
Hydham	First National Bank
Kallispell	Conrad National Bank
	First National Bank
Lewistown	First National Bank
Livingston	National Park Bank
Miles City	First National Bank
Missoula	First National Bank
	Western Montana National Bank
Plains	First National Bank
Red Lodge	United States National Bank
Reserve	First National Bank
Sidney	Richland National Bank
	Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Spgs.	First National Bank
Winnifred	First National Bank
Wolf Point	Citizens First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
	Security Savings and Loan Assn.
Bozeman	Pioneer Building and Loan Association
Dillon	Interstate Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Fidelity Building and Loan Association
	Great Falls Building and Loan Association
Helena	American Building and Loan Association
	Home Building and Loan Association
Livingston	Empire Savings and Loan Association
Missoula	Missoula Building and Loan Association
Helena	Northern Building and Loan Association
Sidney	Northern Building and Loan Association

Aggregate Resources and Liabilities of 15 State Chartered Credit Unions, June 30, 1956, Compared With Reports of June 30, 1955

RESOURCES:			
	June 30, 1956	June 30, 1955	Increase +
Loans	\$ 735,912.55	\$ 549,165.67	\$ 186,746.88 +
Investments	43,661.80	7,398.18	36,263.62 +
Real Estate Owned	45,654.08	27,500.00	18,154.08 +
Office Building Fur. & Fix	3,672.99	3,045.00	627.99 +
Cash and Due from Banks	45,654.08	68,110.42	22,456.34 -
	\$ 828,901.42	\$ 655,219.27	\$ 173,682.15 +
LIABILITIES:			
Shares	\$ 670,463.27	\$ 533,251.37	\$ 138,211.90 +
Reserve Fund	33,395.86	20,066.50	13,329.36 +
Unpaid Earnings	66,742.29	55,811.40	10,930.89 +
Bills Payable	58,300.00	47,100.00	11,200.00 +
	\$ 828,901.42	\$ 655,219.27	\$ 173,682.15 +
			Increase -----
			\$ 173,682.15 +

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, June 30, 1956, Compared with Reports of June 30, 1955

RESOURCES:	June 30, 1956	June 30, 1955	Increase— Decrease—
Loans and Discounts	\$129,368,318.64	\$110,939,728.88	\$ 19,028,589.76+
Overdrafts	103,525.94	88,817.64	14,708.30+
U. S. Govt. Bonds	127,156,566.30	137,527,593.02	10,371,026.72—
Other Public Bonds	23,744,421.86	19,842,304.76	3,902,117.10+
Bonds Warrants, etc.	10,082,205.38	10,009,460.00	72,745.38+
Stock, Federal Res. Bank	322,100.00	302,900.00	19,200.00+
Cash and Due from Banks	70,544,051.21	69,347,578.84	1,196,472.37+
Banking House	1,375,231.52	700,199.08	675,032.44+
Furniture and Fixtures	650,479.49	368,848.40	281,631.09+
Other Real Estate	202,072.74	156,021.00	46,051.74+
Other Assets	848,547.93	631,677.09	216,870.84+
	\$364,397,521.01	\$349,315,128.71	\$ 15,082,392.30+
LIABILITIES:		Increase	\$ 15,082,392.30+
Capital: Common	\$ 6,585,000.00	\$ 6,005,000.00	\$ 580,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	8,077,500.00	7,671,000.00	406,500.00+
Undivided Profits	5,587,471.70	4,325,434.21	1,262,037.49+
Reserves	1,060,519.56	1,009,581.87	50,937.69+
Due to Banks	14,570,300.25	11,487,805.45	3,082,494.80+
Demand Deposits	206,422,490.17	205,792,104.58	630,385.59+
Officers' Checks, etc.	3,208,672.49	3,208,672.49	—
U. S. Govt. Funds	6,707,033.92	2,714,898.13	3,992,135.79+
Other Public Funds	37,639,938.03	7,068,371.11	30,571,566.92+
Time Certificates	9,849,091.83	36,174,562.94	1,465,375.09+
Savings Deposits	62,646,847.87	7,862,026.75	1,987,065.08+
Bills Payable	99,638.36	57,630,607.48	5,016,240.39+
Other Liabilities	1,943,016.83	14,638.36	454,280.64+
	\$364,397,521.01	\$349,315,128.71	\$ 15,082,392.30+
	Increase	\$ 15,082,392.30+	

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 30, 1956, Compared With Reports of June 30, 1955

RESOURCES:	June 30, 1956	June 30, 1955	Increase— Decrease—
Real Estate Loans	\$ 43,549,922.07	\$ 37,414,622.76	\$ 6,135,299.31+
Real Estate Contracts	211,571.84	106,691.71	104,880.13+
Real Estate Owned	17,716.12	17,716.12	—
Office Building, Furniture and Fixtures	752,403.23	423,435.75	328,967.48+
Stock Loans	232,025.07	263,309.20	31,284.13—
Bonds Warrants, etc.	4,528,570.66	4,598,203.57	69,633.91—
Cash and Due from Banks	2,171,701.40	2,532,855.62	361,154.22—
Stock in Federal Home Loan Bank	754,300.00	615,900.00	138,400.00+
Other Resources	49,625.84	9,167.75	40,458.09+
	\$ 52,267,836.23	\$ 45,981,904.48	\$ 6,285,931.75+
	Increase	\$ 6,285,931.75+	

Aggregate Resources and Liabilities of 40 National Banks of Montana, June 30, 1956, Compared With Reports of June 30, 1955

RESOURCES:	June 30, 1956	June 30, 1955	Increase— Decrease—
Loans and Discounts	\$132,223,213.54	\$108,477,113.80	\$ 23,746,076.74+
U. S. Govt. Securities	117,744,696.39	132,445,056.46	14,700,360.07—
Other Bonds & Securities	28,040,119.75	25,050,961.98	2,989,157.77+
Cash & Due from Banks	73,976,389.10	76,041,723.29	2,115,334.19—
Banking House—F. & F.	4,848,302.71	3,754,200.05	1,094,102.66+
Other Real Estate	199,889.33	116,245.98	83,643.35+
Other Assets	1,223,155.91	1,193,357.77	29,798.14+
	\$358,205,766.73	\$347,078,682.33	\$ 11,127,084.40+
LIABILITIES:		Increase	\$ 11,127,084.40+
Demand Deposits	\$206,951,594.60	\$209,392,685.01	\$ 2,441,090.41—
Time Deposits	74,168,212.24	67,389,177.33	6,778,994.91+
Public Deposits	42,149,896.81	37,627,586.61	4,522,310.20+
Due to Banks	11,870,115.68	12,191,059.42	320,943.74—
Capital Stock	7,352,500.00	5,782,500.00	1,570,000.00+
Surplus	7,772,000.00	7,170,000.00	602,000.00+
Undivided Profits	3,625,984.84	4,182,910.63	556,925.79—
Reserves	215,159.92	236,464.92	21,305.00—
Bills Payable & Rediscounts	350,000.00	600,000.00	250,000.00—
Other Liabilities	3,770,302.64	2,857,478.88	912,823.76+
	\$358,205,766.73	\$347,078,682.33	\$ 11,127,084.40+
	Increase	\$ 11,127,084.40+	

GRAND TOTAL—ALL BANKS IN MONTANA

	\$722,603,287.74	\$696,393,811.04	\$ 26,209,476.70+
LIABILITIES:			
Installment Stock	\$ 29,989,038.54	\$ 25,536,986.70	\$ 4,452,051.84+
Prepaid Stock	3,940,708.62	2,645,137.86	1,295,570.76+
Bills Paid Stock	13,616,715.00	13,474,990.00	141,725.00+
Bills Payable	572,478.18	360,528.76	211,949.42+
Due Borrowers	692,114.06	979,763.69	287,649.63—
Other Liabilities	87,567.49	17,049.75	70,517.74+
Contingent Fund	1,880,966.41	1,792,383.96	88,582.45+
Reserves & Undivided Profits	1,488,247.93	1,175,063.76	313,184.17+
	\$ 52,267,836.23	\$ 45,981,904.48	\$ 6,285,931.75+
	Increase	\$ 6,285,931.75+	

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ANNUAL REPORTS
ON CONDITION OF

MONTANA

State Banks
and
Trust Companies
•
National Banks
•
Building & Loan Associations &
Credit Unions

December 31, 1956



R. F. TOWLE - - - - - Supt. of Banks
L. W. AIKE - - - - - First Asst. Examiner
E. H. E. HETGESON - - - - - Field Examiner
D. J. CREEL - - - - - Examiner
J. F. McLEOD - - - - - Examiner
ALICE SEARLE - - - - - Secretary

Aggregate Resources and Liabilities of 15 State Chartered Credit Unions,
December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase +
Loans	\$ 14,310.44	\$ 13,117.45	\$ 1,192.99
Real Estate Owned	27,044.80	22,500.00	4,544.80
Office Building Fur. & Fix.	3,612.60	3,254.36	358.24
Cash and Due from Banks	74,802.48	87,292.89	12,490.41
Other Assets	2,604.14	0	2,604.14
LIABILITIES:			
Shares	\$ 723,524.18	\$ 626,482.13	\$ 97,042.05
Undivided Earnings	46,702.94	50,079.88	3,376.94
Reserve Fund	40,988.73	29,198.50	11,790.23
Bills Payable	60,810.00	55,330.37	5,479.63
Other Liabilities	25,630.53	0	25,630.53
Increase +	\$ 136,565.50	\$ 136,565.50	\$ 136,565.50

STATE CHARTERED CREDIT UNIONS

Arlee	Leon Farmers Credit Union
Billings	Conoco Credit Union
Billings	District Telephone Credit Union
Billings	Shell Credit Union
Billings	Teachers Credit Union
Billings	Northwest Carter Credit Union
Billings	Pegasus Credit Union
Butte	Reporter-McKee Credit Union
Butte	Associated Credit Union
Great Falls	Montana Central Credit Union
Harve	Great Northern Credit Union
Helena	State Capitol Credit Union
Missoula	Missoula Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

MONTANA NATIONAL BANKS

Baker	Baker National Bank
Billings	First National Bank
Bozeman	First National Bank
Browning	First National Bank
Butte	First National Bank
Chinook	First National Bank
Circle	First National Bank
Dillon	First National Bank
Elkalaka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	First National Bank
Harlowton	First National Bank
Helena	First National Bank
Hinsdale	First National Bank
Hysham	First National Bank
Kalspell	First National Bank
Lewistown	First National Bank
Livingston	First National Bank
Miles City	First National Bank
Missoula	First National Bank
Plains	First National Bank
Red Lodge	First National Bank
Reserve	First National Bank
Sidney	First National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sulph. Spgs.	First National Bank
Wibaux	First National Bank
Wolf Point	First National Bank

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
Bozeman	Bozeman Building and Loan Association
Dillon	Dillon Building and Loan Association
Glendive	Glendive Building and Loan Association
Great Falls	Great Falls Building and Loan Association
Helena	Helena Building and Loan Association
Livingston	Livingston Building and Loan Association
Missoula	Missoula Building and Loan Association
Northern	Northern Building and Loan Association
Sidney	Sidney Building and Loan Association

MONTANA STATE BANKS AND TRUST COMPANIES

Anaconda	Daily Bank & Trust Co. (1)
Baker	The Bank of Baker
Bellevue	Bellevue State Bank
Big Sandy	Big Sandy State Bank
Big Timber	Big Timber State Bank
Billings	Billings State Bank (1)
Bozeman	Bozeman State Bank (1)
Bridger	Bridger State Bank (1)
Butte	Butte State Bank (1)
Cascade	Cascade State Bank (1)
Chinook	Chinook State Bank (1)
Columbia Falls	Columbia Falls State Bank (1)
Conrad	Conrad State Bank (1)
Culbertson	Culbertson State Bank (1)
Deer Lodge	Deer Lodge State Bank (1)
Denton	Denton State Bank (1)
Dillon	Dillon State Bank (1)
Fairview	Fairview State Bank (1)
Forsyth	Forsyth State Bank (1)
Fort Benton	Fort Benton State Bank (1)
Froid	Froid State Bank (1)
Fromberg	Fromberg State Bank (1)
Glasgow	Glasgow State Bank (1)
Glendive	Glendive State Bank (1)
Great Falls	Great Falls State Bank (1)
Hamilton	Hamilton State Bank (1)
Hardin	Hardin State Bank (1)
Harlowton	Harlowton State Bank (1)
Helena	Helena State Bank (1)
Laurel	Laurel State Bank (1)
Lewistown	Lewistown State Bank (1)
Libby	Libby State Bank (1)
Livingston	Livingston State Bank (1)
Malla	Malla State Bank (1)
Manhattan	Manhattan State Bank (1)
Miles City	Miles City State Bank (1)
Phillipsburg	Phillipsburg State Bank (1)
Pleasantwood	Pleasantwood State Bank (1)
Polson	Polson State Bank (1)
Poplar	Poplar State Bank (1)
Red Lodge	Red Lodge State Bank (1)
Shelby	Shelby State Bank (1)
Sheridan	Sheridan State Bank (1)
Stanford	Stanford State Bank (1)
Stevensville	Stevensville State Bank (1)
Terry	Terry State Bank (1)
Thompson Falls	Thompson Falls State Bank (1)
Townsend	Townsend State Bank (1)
Valer	Valer State Bank (1)
Victor	Victor State Bank (1)
Whitehall	Whitehall State Bank (1)
White Sulph. Spgs.	White Sulph. Spgs. State Bank (1)
Worland	Worland State Bank (1)
Wyola	Wyola State Bank (1)

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 73 State Banks of Montana, and 1 Trust Company, December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase— Decrease—
Loans and Discounts	\$140,626,515.18	\$137,757,658.19	\$ 2,868,856.99+
Overdrafts	78,105.61	56,822.68	21,282.93+
U. S. Government Bonds	134,854,926.15	129,818,185.01	5,036,741.14+
Other Public Bonds	23,702,847.41	22,690,741.81	1,012,105.60+
Bonds, Warrants, etc.	11,815,850.62	8,773,208.84	3,042,641.78+
Stock, Federal Reserve Bank	324,650.00	316,250.00	8,400.00+
Cash and Due from Banks	76,523,342.84	73,797,523.67	2,725,819.17+
Banking House	1,221,151.99	1,140,215.78	80,936.21+
Furniture and Fixtures	646,889.83	514,806.22	132,083.61+
Other Real Estate	495,634.79	374,413.62	121,221.17+
Other Assets	707,728.81	558,667.79	149,061.02+
	\$390,997,643.23	\$375,798,493.61	\$ 15,199,149.62+
LIABILITIES:		Increase—	\$ 15,199,149.62+
Capital: Common	\$ 6,655,000.00	\$ 6,485,000.00	\$ 170,000.00+
Capital: Preferred			
Capital: Debentures			
Surplus	8,499,500.00	7,996,000.00	503,500.00+
Undivided Profits	5,596,730.26	5,102,391.77	494,338.49+
Reserves	537,142.74	1,269,781.92	732,639.18—
Due to Banks	15,359,893.78	14,999,258.43	360,635.35+
Demand Deposits	226,285,897.78	220,886,510.22	5,399,387.56+
Officers' Checks, etc.	3,630,484.54	3,455,266.74	175,217.80+
U. S. Gov't. Funds	5,169,547.69	4,944,653.89	224,893.80+
Other Public Funds	40,064,967.73	41,779,884.74	1,714,917.01—
Time Deposits	76,974,256.02	67,062,936.82	9,911,319.20+
Borrowed Money	100,000.00	100,000.00	
Other Liabilities	2,124,132.69	1,716,809.08	407,323.61+
	\$390,997,643.23	\$375,798,493.61	\$ 15,199,149.62+
	Increase		\$ 15,199,149.62+

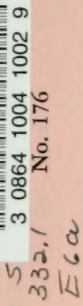
Aggregate Resources and Liabilities of 40 National Banks of Montana, December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase— Decrease—
Loans and Discounts	\$134,555,914.27	\$128,331,273.25	\$ 6,224,641.02+
U. S. Government Securities	128,330,695.92	130,650,012.70	2,319,316.78—
Other Bonds and Securities	29,148,903.39	28,094,625.67	1,054,277.72+
Cash and Due from Banks	88,370,184.97	79,320,603.76	9,049,581.21+
Banking House—F. & F.	5,254,308.57	4,998,776.29	255,532.28+
Other Real Estate	92,509.22	176,071.84	83,562.62—
Other Assets	1,101,392.34	1,053,877.93	47,514.41+
	\$386,853,908.68	\$372,125,241.44	\$ 14,728,667.24+
LIABILITIES:		Increase—	\$ 14,728,667.24+
Demand Deposits	\$224,482,661.44	\$225,385,325.50	\$ 902,664.06—
Time Deposits	80,149,871.12	69,381,006.76	10,768,864.36+
Public Deposits	41,005,798.13	39,772,840.81	1,232,957.32+
Due to Banks	16,396,465.95	14,022,537.88	2,373,928.07+
Capital Stock	7,632,500.00	7,632,500.00	
Surplus	79,320,000.00	76,523,000.00	2,797,000.00+
Undivided Profits	4,145,073.66	4,003,007.93	142,065.73+
Reserves	288,764.58	348,654.00	60,889.42—
Bills Payable and Rediscounts	500,000.00	650,000.00	150,000.00—
Other Liabilities	4,499,773.80	3,668,069.26	831,704.54+
	\$386,853,908.68	\$372,125,241.44	\$ 14,728,667.24+
	Increase		\$ 14,728,667.24+

GRAND TOTAL—ALL BANKS IN MONTANA	\$777,851,551.91	\$747,923,735.05	\$ 29,927,816.86+
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Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, December 31, 1956, Compared with Reports of December 31, 1955

RESOURCES:	Dec. 31, 1956	Dec. 31, 1955	Increase— Decrease—
Real Estate Loans	\$ 45,940,186.95	\$ 40,252,365.99	\$ 5,687,820.96+
Real Estate Contracts	373,587.35	140,968.62	232,618.73+
Real Estate Owned	17,716.12	32,789.50	15,073.38—
Office Building, Furniture and Fixtures	1,053,151.80	500,488.75	552,663.05+
Stock Loans	166,982.98	172,267.84	5,284.86+
Bonds, Warrants, etc.	4,370,094.16	4,807,884.16	437,790.00—
Cash and Due from Banks	1,998,257.42	2,246,543.81	248,286.39—
Stock in Federal Home Loan Bank	779,300.00	640,900.00	138,400.00+
Other Resources	86,581.83	40,182.11	46,399.72+
	\$ 54,791,143.47	\$ 48,829,105.92	\$ 5,962,037.55+
	Increase		\$ 5,962,037.55+
LIABILITIES:			
Installment Stock	\$ 31,830,116.20	\$ 27,505,886.54	\$ 4,324,229.66+
Prepaid Stock	3,105,441.21	2,802,126.36	303,314.85+
Full Paid Stock	14,904,040.00	14,007,065.00	896,975.00+
Bills Payable	673,794.68	631,692.20	42,102.48+
Due Borrowers	569,862.96	718,479.33	148,616.37—
Other Liabilities	91,425.57	15,075.73	76,349.84+
Contingent Fund	2,521,071.87	1,741,973.71	779,098.16+
Reserves and Undivided Profits	1,095,390.98	1,406,807.05	311,416.07—
	\$ 54,791,143.47	\$ 48,829,105.92	\$ 5,962,037.55+
	Increase		\$ 5,962,037.55+



ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA

State Banks
and
Trust Companies
June 6, 1957

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National Banks
June 6, 1957

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Building & Loan Associations
June 29, 1957

•

Credit Unions
June 20, 1957



R. E. TOWLE	- - - - -	Supt. of Banks
L. W. ALKE	- - -	First Ass't. Examiner
E. H. E. HELGESON	- - -	Field Examiner
D. I. CREEL	- - - - -	Examiner
J. F. McLEOD	- - - - -	Examiner
ALICE SEARLE	- - - - -	Secretary

THURBER'S HELENA

Aggregate Resources and Liabilities of 22 State Chartered Credit Unions,
June 20, 1957, Compared with Reports of June 30, 1956

RESOURCES:		LIABILITIES:	
Loans	\$ 875,251.29	Shares	\$ 764,183.86
Investments	141,148.93	Reserve Fund	418,877.09
Real Estate Owned	24,736.93	Undivided Earnings	67,527.27
Office Bldg. Furn. & Fix.	4,375.99	Other Liabilities	103,587.13
Cash and Due from Banks	79,116.53	Bills Payable	20,450.23
		Other Liabilities	20,450.23
June 20, 1957	997,625.58	June 20, 1957	997,625.58
June 30, 1956	828,901.42	June 30, 1956	828,901.42
Increase +	3,672.99	Increase	3,672.99
	43,661.80		43,661.80
	735,912.55		735,912.55
	\$ 139,338.74		\$ 139,338.74
	29,516.96		29,516.96
	24,736.93		24,736.93
	703.00		703.00
	33,462.45		33,462.45
	168,724.16		168,724.16
	\$ 168,724.16		\$ 168,724.16
	Increase		Increase
	\$ 168,724.16		\$ 168,724.16

STATE CHARTERED CREDIT UNIONS

Billings	Conoco Credit Union
Billings	Div. M. D. U. Credit Union
Billings	District Telephone Credit Union
Billings	Freighters' Credit Union
Billings	Sackett Employees Credit Union
Billings	State Teachers Credit Union
Billings	Teachers Credit Union
Billings	Northwest Carter Credit Union
Billings	Pegasus Credit Union
Billings	Reporter-McKee Credit Union
Billings	State Teachers Credit Union
Billings	Leon Farmers Credit Union
Great Falls	Montana Central Credit Union
Havre	Great Northern Credit Union
Helena	Montana Army National Guard
Helena	U. M. U. Credit Union
Helena	State Capitol Credit Union
Kalispell	Flathead U. S. Employees Credit Union
Libby	Lincoln Federal Employees Credit Union
Libby	Lincoln Employees Credit Union
Missoula	Zionville Credit Union
Warm Springs	Montana State Hospital Credit Union
Whitefish	Whitefish Credit Union

MONTANA BUILDING AND LOAN ASSOCIATIONS

Big Timber	Big Timber Building and Loan Association
Billings	Billings Building and Loan Association
Bozeman	Bozeman Savings and Loan Association
Dillon	Pioneer Building and Loan Association
Glendive	Interstate Building and Loan Association
Great Falls	Glendive Building and Loan Association
Helena	Fidelity Building and Loan Association
Livingston	Great Falls Building and Loan Association
Missoula	American Building and Loan Association
Sidney	Home Building and Loan Association
	Empire Savings and Loan Association
	Missoula Building and Loan Association
	Northern Mutual Building and Loan Association
	Western Montana Building and Loan Association
	Northern Building and Loan Association

**MONTANA STATE BANKS AND TRUST
COMPANIES**

Anaconda	Daily Bank & Trust Co. (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Beit Valley Bank (1)
Big Sandy	Commerce Bank of Montana State Bank
Bozeman	Bozeman National State Bank (1)
Butte	Butte State Bank (1)
Bullings	Bullings State Bank (1)
Burlingame	Security Trust & Savings Bank (1)
Boreman	Gallatin Trust & Savings Bank (1)
Brader	Security Bank & Trust Co. (1)
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	Butte State Bank & Trust Co. (1)
Butte	Security Bank
Cascade	Stockmens Bank (1)
Chester	Chester State Bank (1)
Choteau	Choteau State Bank (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	Bank of Yellowstone Falls
Columbia Falls	Bank of Yellowstone Falls
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. (1)
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dillon	State Bank & Trust Co.
Fairview	Fairview Bank
Forsyth	Forsyth State Bank
Fort Benton	Chouteau County Bank
Froid	First State Bank (1)
Fromberg	Clarks Fork Valley Bank (1)
Glasgow	First Security Bank (1)
Glenview	Exchange State Bank (1)
Great Falls	Montana Bank (1)
Hamilton	Citizens State Bank
Hardin	Ravalli County Bank (1)
Helena	Big Horn County State Bank
Helena	Security State Bank
Helena	Citizens Bank of Montana (1)
Helena	First Trust Co. of Montana
Helena	Union Bank & Trust Co. (1)
Laurel	The Yellowstone Bank (1)
Lewistown	Northwestern Bank (1)
Libby	First State Bank (1)
Livingston	Livingston State Bank (1)
Malta	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	Miles City Bank (1)
Phillipsburg	Flint Creek Valley Bank (1)
Pleantywood	Security State Bank
Polson	Security State Bank (1)
Pole	Polson State Bank (1)
Red Lodge	Mayes & Chisnolmen State Bank
Ronan	Ronan State Bank (1)
Ronan	Miners and Merchants Bank
Roundup	Farmers Merchants Bank
Rudyard	Lake County Bank (1)
St. Ignatius	Citizens State Bank
Stobey	Stobey State Bank
Stobey	Stobey State Bank
Stobey	Stobey State Bank
Sheridan	Bank of Sheridan
Somers	State Bank of Somers
Somers	State Bank of Somers
Stevensville	First State Bank (1)
Terry	State Bank of Terry (1)
Townsend	First State Bank (1)
Townsend	State Bank of Townsend (1)
Townsend	Farmers & Stockmens Bank (1)
Valley	Farmers State Bank (1)
Whitehall	Whitehall State Bank
Wolf Point	First State Bank
Worden	Farmers State Bank (1)
Wyola	Little Horn State Bank

(1) Members Federal Reserve Bank

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, June 6, 1957, Compared with Reports of June 30, 1956

RESOURCES:	June 6, 1957	June 30, 1956	Increase— Decrease—
Loans and Discounts	\$139,045,676.85	\$129,368,318.64	\$ 9,677,358.21 +
Overdrafts	160,544.93	103,525.94	57,018.99 +
U. S. Govt. Bonds	126,199,934.09	127,156,566.30	956,632.21 —
Other Public Bonds	23,569,161.33	23,744,421.86	175,260.53 —
Bonds—Warrants, etc.	13,457,700.86	10,082,205.38	3,375,495.48 +
Stock—Federal Reserve Bank	334,800.00	322,100.00	12,700.00 +
Cash and Due from Banks	69,820,583.51	70,544,051.21	723,467.70 +
Banking House	1,285,892.24	1,375,231.52	89,339.28 —
Furniture and Fixtures	755,335.74	650,479.49	104,856.25 +
Other Real Estate	432,968.91	202,072.74	230,896.17 +
Other Assets	989,116.65	848,547.93	140,568.72 +
	\$376,051,715.11	\$364,397,521.01	\$ 11,654,194.10 +
		Increase.....	\$ 11,654,194.10 +

LIABILITIES:	June 6, 1957	June 30, 1956	Increase— Decrease—
Capital—Common	\$ 6,815,000.00	\$ 6,585,000.00	\$ 230,000.00 +
Surplus	8,129,000.00	8,077,500.00	51,500.00 +
Undivided Profits	6,253,785.50	5,587,471.70	666,313.80 +
Reserves	468,609.54	1,060,419.56	591,810.02 —
Due to Banks	13,598,611.60	14,570,300.25	971,688.65 —
Demand Deposits	203,530,176.28	206,422,490.17	2,892,313.89 —
Officers' Checks, etc.	2,678,652.58	3,208,672.49	530,039.91 —
U. S. Govt. Funds	3,716,776.15	6,707,053.92	990,257.77 —
Other Public Funds	37,602,511.62	37,602,511.62	37,426.41 —
Time Deposits	85,959,424.01	72,495,939.70	13,463,484.31 +
Borrowed Money	2,300,000.00	99,638.36	2,200,361.64 +
Other Liabilities	2,399,187.83	1,943,016.83	456,171.00 +
	\$376,051,715.11	\$364,397,521.01	\$ 11,654,194.10 +
		Increase.....	\$ 11,654,194.10 +

Aggregate Resources and Liabilities of 41 National Banks of Montana, June 6, 1957, Compared with Reports of June 30, 1956

RESOURCES:	June 6, 1957	June 30, 1956	Increase— Decrease—
Loans and Discounts	\$142,768,300.00	\$132,223,213.54	\$ 10,545,086.46 +
U. S. Govt. Securities	118,209,200.00	117,744,696.59	464,503.41 +
Other Bonds and Securities	28,348,200.00	28,040,119.75	308,080.25 +
Cash and Due from Banks	73,780,300.00	73,926,389.10	146,089.10 —
Banking House—F. & F.	5,404,500.00	4,848,302.71	556,197.29 +
Other Real Estate	136,700.00	199,889.33	63,189.33 —
Other Assets	1,493,500.00	1,223,155.91	270,344.09 +
	\$370,140,700.00	\$358,205,766.73	\$ 11,934,933.27 +
		Increase.....	\$ 11,934,933.27 +

LIABILITIES:	June 6, 1957	June 30, 1956	Increase— Decrease—
Demand Deposits	\$199,716,400.00	\$206,951,594.60	\$ 7,235,194.60 —
Time Deposits	88,059,000.00	74,168,212.24	13,890,787.76 +
Public Deposits	43,357,780.00	42,149,896.81	1,187,883.19 +
Due to Banks	13,555,300.00	11,870,115.68	1,685,184.32 +
Capital—Stock	7,652,500.00	7,332,500.00	300,000.00 +
Surplus	8,102,300.00	7,772,000.00	330,300.00 +
Undivided Profits	4,093,300.00	3,625,984.84	467,315.16 +
Reserves	135,600.00	215,159.92	79,559.92 —
Bills Payable and Rediscunts	620,000.00	350,000.00	270,000.00 +
Other Liabilities	4,888,600.00	3,770,302.64	1,118,297.36 +
	\$370,140,700.00	\$358,205,766.73	\$ 11,934,933.27 +
		Increase.....	\$ 11,934,933.27 +

GRAND TOTAL—ALL BANKS IN MONTANA	\$746,192,415.11	\$722,603,287.74	\$ 23,589,127.37 +
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Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, June 29, 1957, Compared with Reports of June 30, 1956

RESOURCES:	June 29, 1957	June 30, 1956	Increase— Decrease—
Real Estate Loans	\$ 47,651,068.71	\$ 43,549,922.07	\$ 4,101,146.64 +
Real Estate Contracts	477,350.13	211,571.84	265,778.29 +
Real Estate Owned	17,716.12	17,716.12	—
Office Building, Furniture and Fixtures	1,250,306.35	752,403.23	497,903.12 +
Stock Loans	323,717.68	232,025.07	91,692.61 +
Bonds, Warrants, etc.	5,612,173.41	4,528,570.66	1,084,142.75 +
Cash and Due from Banks	1,761,137.19	2,171,710.40	410,564.21 —
Stock in Federal Home Loan Bank	825,600.00	754,300.00	71,300.00 +
Other Resources	135,861.36	49,625.84	86,235.52 +
	\$ 58,055,470.95	\$ 52,267,836.23	\$ 5,787,634.72 +
		Increase.....	\$ 5,787,634.72 +

LIABILITIES:	June 29, 1957	June 30, 1956	Increase— Decrease—
Installment Stock	\$ 33,874,239.59	\$ 29,989,038.54	\$ 3,885,201.05 +
Prepaid Stock	3,940,708.62	3,940,708.62	—
Full Paid Stock	15,413,515.00	13,615,715.00	1,796,800.00 +
Bills Payable	775,071.58	572,478.18	202,593.40 +
Due Borrowers	901,703.75	692,114.06	209,589.69 +
Other Liabilities	106,443.77	87,567.49	18,876.28 +
Contingent Fund	1,562,821.27	1,880,966.41	318,145.14 —
Reserves and Undivided Profits	2,263,954.21	1,468,247.93	775,706.28 +
	\$ 58,055,470.95	\$ 52,267,836.23	\$ 5,787,634.72 +
		Increase.....	\$ 5,787,634.72 +

MONTANA NATIONAL BANKS

(1) Members Federal Reserve Bank

[illegible]

STATE CHARTERED CREDIT UNIONS

Gonoco Credit Union
District Telephone Credit Union
Div. M. D. U. Credit Union
Brightens Credit Union
Brightens Credit Union
Brightens Credit Union
Brightens Credit Union
Shell Credit Union
Preachers Credit Union
Preachers Credit Union
Reporter-McKee Credit Union
Associated Credit Union
Mission Range Credit Union
Rural County Federal Employees Credit Union
Great Northern Credit Union
Montana Army National Guard
State Capitol Employees Credit Union
Flathead U.S. Employees Credit Union
Lincoln Federal Employees Credit Union
Zanolini Employees Credit Union
Carpenters' Local No. 28, Credit Union
Missoula Credit Union
Missoula Credit Union
Woodspring Housing Credit Union
Whitfish Housing Credit Union

MONTANA

National Banks
Dec 31, 1957

Credit Unions
Dec. 31, 1957

R. E. TOWLE	- - - -	Supt. of Banks
L. W. ALKE	- - - -	First Ass't, Examiner
E. H. E. HELGESON	- - - -	Field Examiner
D. I. CREEL	- - - -	Examiner
J. F. McLEOD	- - - -	Examiner
ALICE SEARLE	- - - -	Secretary

Aggregate Resources and Liabilities of 73 State Banks of Montana and 1 Trust Company, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase— Decrease—+
Cash and Banks	\$ 83,213,151.96	\$ 76,523,342.84	6,689,809.12+
U. S. Government Bonds	133,767,844.97	134,854,926.15	1,087,081.18—
State & Municipal Bonds	25,418,080.36	23,702,847.41	1,715,232.95+
Other Bonds and Securities	17,222,433.00	11,815,850.62	5,406,582.38+
Corporate Stocks	371,206.53	331,250.00	39,956.53+
Loans and Discounts	142,528,988.05	140,704,620.79	1,824,367.26+
Premises, Furn. & Fix.	2,828,086.67	1,868,041.82	960,044.85+
Other Real Estate	217,712.41	495,634.79	277,922.38—
Other Assets	819,948.43	701,126.81	118,821.62+
	\$406,387,452.38	\$390,997,643.23	\$ 15,389,809.15+
LIABILITIES:		Increase—	\$ 15,389,809.15+
Demand Deposits	\$220,791,095.66	\$226,285,897.78	\$ 5,494,802.12—
Time Deposits	93,780,876.30	76,974,256.02	16,806,620.28+
U. S. Govt. Deposits	4,912,880.67	5,169,547.69	256,667.02—
Due to Banks	40,054,601.38	40,066,667.73	10,367.35—
Other Public Deposits	17,944,807.38	15,359,983.78	2,584,823.60+
Due to Banks	3,630,997.94	3,630,484.54	462,480.00—
Other Deposits	2,554,016.73	1,000,000.00	1,554,016.73+
Bills Payable	2,554,016.73	2,124,152.69	429,864.04+
Other Liabilities	7,685,000.00	6,655,000.00	1,030,000.00+
Capital	9,184,000.00	8,499,500.00	684,500.00+
Surplus	5,862,951.17	5,596,730.26	266,220.91+
Undivided Profits	482,225.00	537,142.74	54,917.74—
Reserves	\$406,387,452.38	\$390,997,643.23	\$ 15,389,809.15+
	Increase—	\$15,389,809.15+	

Aggregate Resources and Liabilities of 15 Building and Loan Associations of Montana, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase— Decrease—+
Real Estate Loans	\$ 49,425,650.64	\$ 45,940,186.95	3,485,463.69+
Real Estate Contracts	530,116.62	573,587.35	156,529.27+
Real Estate Owned	17,716.12	17,716.12	
Office Building, Furniture and Fixtures	1,528,537.35	1,053,151.80	475,385.55+
Stock Loans	210,390.06	172,267.84	38,122.22+
Bonds, Warrants, etc.	5,288,429.80	4,370,094.16	918,335.64+
Cash and Due from Banks	2,314,656.13	1,998,257.42	316,398.71+
Stock in Federal Home Loan Bank	835,600.00	779,500.00	56,100.00+
Other Resources	108,901.64	86,581.83	22,319.81+
	\$ 60,259,998.36	\$ 54,791,143.47	\$ 5,468,854.89+
	Increase—	\$ 5,468,854.89+	

Aggregate Resources and Liabilities of 41 National Banks of Montana, Dec. 31, 1957, Compared with Reports of Dec. 31, 1956

RESOURCES:	Dec. 31, 1957	Dec. 31, 1956	Increase— Decrease—+
Loans and Discounts	\$144,130,200.00	\$134,555,914.47	9,574,285.73+
U. S. Government Securities	136,659,900.00	128,530,693.52	8,129,206.08+
Other Bonds and Securities	31,147,400.00	29,148,903.59	1,998,496.61+
Cash and Due from Banks	84,300,600.00	88,370,184.57	4,069,584.97—
Banking House—Furniture and Fixtures	5,087,500.00	5,254,408.57	166,808.57—
Other Real Estate	161,300.00	92,509.22	68,790.78+
Other Assets	1,234,100.00	1,101,992.34	132,107.66+
	\$402,721,000.00	\$386,853,908.68	\$ 15,867,091.32+
LIABILITIES:		Increase—	\$ 15,867,091.32+
Demand Deposits	\$219,194,000.00	\$224,482,661.44	\$ 5,288,661.44—
Time Deposits	97,689,900.00	80,149,871.12	17,539,528.88+
Public Deposits	40,717,900.00	41,005,798.13	287,898.13—
Due to Banks	18,334,900.00	16,396,465.95	1,938,434.05+
Capital Stock	7,862,500.00	7,432,500.00	430,000.00+
Surplus	8,343,500.00	7,973,000.00	370,500.00+
Undivided Profits	4,638,800.00	4,145,073.66	493,726.34+
Reserves	247,500.00	268,764.58	21,264.58—
Bills Payable and Rediscounts	5,692,500.00	500,000.00	5,000,000.00—
Other Liabilities	\$402,721,000.00	\$386,853,908.68	\$ 15,867,091.32+
	Increase—	\$ 15,867,091.32+	

GRAND TOTAL—ALL BANKS IN MONTANA \$809,108,452.38 \$777,851,551.91 \$ 31,256,900.47+

LIABILITIES:	Dec. 31, 1957	Dec. 31, 1956	Increase— Decrease—+
Intallment Stock	\$ 35,565,524.12	\$ 31,830,116.20	3,735,407.92+
Prepaid Stock	3,543,698.64	3,105,441.21	438,257.43+
Full Paid Stock	15,413,965.00	14,904,040.00	509,925.00+
Bills Payable	631,740.70	673,794.68	42,053.98—
Due Borrowers	917,628.06	569,862.96	347,765.10+
Other Liabilities	94,263.23	91,425.57	2,837.66+
Contingent Fund	2,854,333.32	2,521,071.87	333,261.45+
Reserves and Undivided Profits	1,238,845.29	1,095,390.98	143,454.31+
	\$ 60,259,998.36	\$ 54,791,143.47	\$ 5,468,854.89+
	Increase—	\$ 5,468,854.89+	